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*\*EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

## I. Potential References of Interest

### A. Dialog

9/3,K/23 (Item 23 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010689853 *Drawing available*

WPI Acc no: 2001-299490/200131

Related WPI Acc No: 2001-299488; 2001-299489; 2003-329123; 2003-711830; 2003-901735; 2004-168986; 2004-256974; 2006-009483; 2006-181961; 2007-411413; 2008-C18354; 2008-C74211; 2008-E82424; 2008-E82428; 2008-E82821; 2008-K93138

**Financial transaction authorizing method involves checking dependent strategy associated with dependent account to detect if dependent strategy specifies that dependent account participates in group authorization**

Patent Assignee: FIRST DATA CORP (FIDA); FIRST DATA RESOURCES INC (FIDA)

Inventor: BECK D D; BLAGG L H; HODGES M D; KATHOL E; LINDSAY C A; RASHLEIGH C A; TIMMINS D A; VOVK P J; KATHOL E F

Patent Family ( 7 patents, 88 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000065502	A2	20001102	WO 1999US31315	A	19991230	200131	B
AU 200025972	A	20001110	AU 200025972	A	19991230	200131	E
US 20030120571	A1	20030626	US 1999298417	A	19990423	200343	E
			US 2002319422	A	20021212		
US 20030135438	A1	20030717	US 1999298417	A	19990423	200348	E
			US 2003386373	A	20030310		
US 20030182218	A1	20030925	US 1999298417	A	19990423	200364	E
			US 2003371852	A	20030222		
US 7076465	B1	20060711	US 199883004	P	19980424	200646	E
			US 1999298417	A	19990423		
US 20070203795	A1	20070830	US 1999298417	A	19990423	200759	E
			US 2003371852	A	20030222		
			US 2007743100	A	20070501		

Priority Applications (no., kind, date): US 199883004 P 19980424; US 1999298417 A 19990423; US 2002319422 A 20021212; US 2003371852 A 20030222; US 2003386373 A 20030310; US 2007743100 A 20070501

**Alerting Abstract** ...strategy associated with dependent account is checked to detect if dependent strategy specifies that dependent account participates in group authorization. The financial transaction is authorized **using** group **credit** line and group available credit based on detected result. ... method for applying group payment to group; method for **pooling reward points** earned by key account and dependent account; method for **redeeming** group **reward points**; method for chasing reward points from accounts within group; method for updating financial records associated with group; method for identifying accounts associated with group; method... Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**processing of the accounts is performed at the account level. The method links the accounts into a group by linking a financial record for each **account** to group **master** data for the group. The group master data includes information about the

group, including group control settings, aggregate data, and a group identifier. A group typically includes a key **account** and **one** or more dependent **accounts**. The relationship between a dependent account and the group is specified by a dependent strategy. A dependent strategy specifies group level processing options for the... ..

**Claims:**to a first reward associated with the first account;determining that pooling can be applied to a second reward associated with the second account; and**combining** the first and second **rewards** to form a **reward pool**....  
...

**20.** A method for **redeeming rewards**, the method comprising: servicing a first account, wherein the first account is associated with a first party and a reward;receiving a request to redeem... .. the payment into a computer system;determining that the payment is a group payment, wherein determining that the payment is a group payment includes identifying **one** or more **accounts** to which the payment is associated and determining that the **one** or more **accounts** are associated with a group;determining which accounts are included in a group payment allocation defined in relation to the group;comparing the group payment to a group balance, wherein the group balance indicates a liability due in relation to **one** or more **accounts** associated with the group payment allocation;based upon the comparison between the group payment and the group balance, identifying a group payment option using the... ..

DIALOG(R)File 348: EUROPEAN PATENTS

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12/3K/1 (Item 1 from file: 348)

00941585

**GAMING MACHINE SYSTEM OPERABLE WITH GENERAL PURPOSE CHARGE CARDS**

SPIELMASCHINENSYSYSTEM OPERIEREND MIT GENERELLGULTIGEN CHARGEKARTEN

MACHINE A SOUS ACCEPTANT DES CARDES DE CREDIT A USAGE GENERAL

**Patent Assignee:**

- **SCOTCH TWIST, INCORPORATED** (1798911)  
730 Fifth Avenue 19th Floor; New York, N.Y. 10019 (US)  
(Proprietor designated states: all)

**Inventor:**

- **LUCERO, James, A.**  
270 West Orange Grove Avenue; Arcadia, CA 91006; (US)

**Legal Representative:**

- **Whitten, George Alan et al (71691)**  
R.G.C. Jenkins & Co., 26 Caxton Street; London SW1H 0RJ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1012771	A1	20000628	(Basic)
	EP	1012771	B1	20040102	
	WO	1998012648		19980326	
Application	EP	97941689		19970918	
	WO	97US16561		19970918	
Priorities	US	717259		19960920	

**Specification:** ...approved 184 and the balance 186 with respect to a particular linked account.

Linkage helps establish a credit history of the player and allows the **combining** of award **bonus points**. Thus, for example, if a player has a first gaming **account** opened with **one** general purpose charge card which has been awarded 5,000 bonus points and a second gaming account opened with another general purpose charge card which has been awarded 5,000 bonus points, the two gaming accounts can be combined into a single gaming account having 10,000 bonus points.

Another embodiment of this invention allows linkage and game play with other types of exchange, for example, frequent flyer miles. In this embodiment, a player can select the kind of playing credit to be used. For example, the player could elect to play games with money, such as dollars, or with frequent flyer miles. Similar to the entry of the general purpose charge card information, the player need only enter the frequent flyer account number. As discussed above, if the types of exchange are not transferrable, the processing facility separates each type into separate gaming subaccounts of the gaming account. For example, a gaming account may have \$50, 10,000 frequent flyer miles for one airline, and 5,000 player bonus points from a casino in three separate subaccounts. If a particular type of subaccount does not exist in the gaming account 160, a new subaccount is added. Since some general purpose charge cards offer bonus points, the gaming account according to this invention can be credited or debited with the dollars as well as the bonus points earned or lost with the credit or debit. Because one account may permit access to money credits and one or more bonus point credits, the player may be queried through the gaming machine to select which type of exchange is desired or which subaccount to use.

In another aspect of this embodiment, the processing facility can also exchange bonus points in one subaccount for another subaccount. For example, if the casino and the airline allow for transfer of gaming bonus points into frequent flyer miles, the processing facility can offer such an exchange as an option to the player.

## B. Additional Resources Searched

### 1. ProQuest

#### **New MeritValu card rewards loyalty; [METRO Edition]**

*Patrick Larkin Post staff reporter. Cincinnati Post. Cincinnati, Ohio: May 18, 1996. pg. 8.D*

#### **Abstract (Summary)**

This fall, the bank will launch its MeritValu card rewarding shoppers with spendable credits each time they make a purchase at a participating merchant. Customers can immediately use these "MeritValu dollars" at any participating merchant.

The MeritValu program also provides merchants with customer data they can use to target marketing programs, said Roland E. Koch, Provident senior vice president.

MeritValu is a customer loyalty program geared to local merchants, he said. National franchises and category killers are excluded. Local merchants participating select their rebate amount for purchases and what it takes to qualify to earn MeritValu dollars.

#### **Full Text:**

Provident Bank and a growing number of merchants in Greater Cincinnati and Northern Kentucky want to pay you for shopping - with them.

This fall, the bank will launch its MeritValu card rewarding shoppers with spendable credits each time they make a purchase at a participating merchant. Customers can immediately use these "MeritValu dollars" at any participating merchant.

The MeritValu program also provides merchants with customer data they can use to target marketing programs, said Roland E. Koch, Provident senior vice president.

No other bank in the nation has a similar customer loyalty program, Provident officials said.

Provident has spent three years and \$3 million to \$4 million developing the MeritValu program, including new computer technology.

"My instincts tell me we have something that can't be matched for a while and has tremendous potential to produce profits," said Allen Davis, Provident president and CEO.

So far the bank has recruited more than 20 merchants and is close to signing on 10 more, said Koch. While not disclosing names, he said they include a grocery chain, travel agencies, a gasoline company and a department store.

Employees of Provident and participating merchants will begin testing MeritValu next month and the program will kick off in early fall.

"This will change the basis on which the game is played," Koch said.

MeritValu is a customer loyalty program geared to local merchants, he said. National franchises and category killers are excluded. Local merchants participating select their rebate amount for purchases and what it takes to qualify to earn MeritValu dollars.

Provident processes the transactions and the purchase receipt informs card holders immediately of how many MeritValu dollars they got for the transaction and how many they have accumulated.

Unlike other customer loyalty programs, there are no requirements to accumulate points or to redeem them only through catalog purchases, Koch said.

The program works regardless of how the customer pays for the purchase - cash, check, credit card, debit card.

Merchants pay only for the MeritValu dollars they award.

"We view MeritValu as a virtual shopping mall, you can get and use MeritValu dollars at travel agencies, sporting goods stores, dry cleaners - 25 categories of merchants so far," Koch said.

The heart of MeritValu is Provident's new computer system, which is a generation ahead, said Karl Steene, marketing director for the bank.

The system not only tracks and reports MeritValu dollars earned instantly, it also generates marketing data about customers for merchants.

The customer data base belongs to Provident and merchants have access to it only for customers who shop their stores, Koch said.

Provident will launch MeritValu with heavy advertising support, he said. Ads also will be used to sustain consumer interest in the program.

Provident will mail out 300,000 personalized cards to its own customers. Additional cards will be mailed by merchants to known customers.

Eventually, MeritValu can be expanded into credit, debit and automated teller machine cards, Koch said.

Also, the program can be launched in other regions, he said.

The hope is that MeritValu will increase sales by local merchants, be a bonus for customers and increase fee income for Provident.

Text of fax box follows:

MeritValu card: How it works

Here's how the MeritValu card works:

Customers make a purchase at participating merchants.

When paying, they present their MeritValu card, which is swiped just like a credit card. They can use cash, check, credit or debit cards to pay for the purchase.

Their receipts show not only their purchase price, but the rebate on it determined by the merchant.

Their accumulated MeritValu dollars are also listed on the receipt.

Customers can immediately spend their MeritValu dollars, or save them to use at another participating merchant.

## II. Inventor Search Results from Dialog

DIALOG(R)File 348: EUROPEAN PATENTS

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13/3K/1 (Item 1 from file: 348)

02005644

### **METHOD AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND AGGREGATING REWARD POINTS AGGREGATING REWARD POINTS**

#### **Patent Assignee:**

- **Postrel, Richard** (3208440)  
5244 North Bay Road; Miami Beach, Florida 33140 (US)  
(Applicant designated States: all)

#### **Inventor:**

- **Postrel, Richard**  
5244 North Bay Road; Miami Beach, Florida 33140; (US)
- **Postrel, Richard...**  
; ;

	Country	Number	Kind	Date
	WO	2005106743		20051110
Application	EP	2005737441		20050420
	WO	2005US13635		20050420
Priorities	US	835547		20040428

13/3K/3 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01286135

### **METHOD AND SYSTEM FOR IMPLEMENTING A SEARCH ENGINE WITH REWARD COMPONENTS AND PAYMENT COMPONENTS**

#### **Patent Applicant/Inventor:**

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US(Residence); US(Nationality); (For all designated states except: US)
- **POSTREL Richard...**

#### **Legal Representative:**

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	200591846	A2-A3	20051006
Application	WO	2005US5137		20050219

	Country	Number	Kind	Date
Priorities	US	2004548373		20040227

13/3K/4 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01222118

# **METHOD AND SYSTEM FOR USING REWARD POINTS TO LIQUIDATE PRODUCTS**

Patent Applicant/Inventor:

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US(Residence); US(Nationality); (For all designated states except: US)
- **POSTREL Richard...**

Legal Representative:

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	200529259	A2-A3	20050331
Application	WO	2004US30345		20040915
Priorities	US	2003503299		20030915

13/3K/5 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01124837

# **METHOD AND SYSTEM FOR GAMING OVER A COMPUTER NETWORK**

## **PROCEDE ET SYSTEME POUR JOUER SUR UN RESEAU INFORMATIQUE**

Patent Applicant/Inventor:

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US(Residence); US(Nationality)
- **POSTREL Richard...**

Legal Representative:

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	200446859	A2-A3	20040603
Application	WO	2003US36437		20031112
Priorities	US	2002298155		20021114



15/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0018061960 *Drawing available*

WPI Acc no: 2008-J82289/200857

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453

XRPX Acc No: N2008-710429

**Computer-implemented product liquidation transaction executing method for reward server computer, involves enabling product to be conveyed to user receiving product from provider as result of surrendering points**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080195494	A1	20080814	US 1999140603	P	19990623	200857	B
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2003503299	P	20030915		
			US 2004921085	A	20040818		
			US 2008105751	A	20080418		

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003608736 A 20030627; US 2003503299 P 20030915; US 2004921085 A 20040818; US 2008105751 A 20080418

15/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0017305012 *Drawing available*

WPI Acc no: 2008-B25453/200808

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-J82289

XRPX Acc No: N2008-097337

**Reward program implementation method for a television broadcasting network involves crediting reward points to viewer's account stored at reward server based on the response of the viewer**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070214049	A1	20070913	US 2004791149	A	20040301	200808	B
			US 2004809185	A	20040325		
			US 2004835550	A	20040428		

			US 2006424407	A	20060615
			US 2006539250	A	20061006
			US 2007755340	A	20070530

Priority Applications (no., kind, date): US 2004791149 A 20040301; US 2004809185 A 20040325; US 2004835550 A 20040428; US 2006424407 A 20060615; US 2006539250 A 20061006; US 2007755340 A 20070530

15/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0017304938 *Drawing available*

WPI Acc no: 2008-B25379/200808

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25453; 2008-J82289

XRPX Acc No: N2008-097300

**Operating method for loyalty program involves crediting reward points to reward point account stored on behalf of viewer at reward server computer in accordance with reward response from viewer**

Patent Assignee: SIGNATURE SYSTEMS LLC (SIGN-N)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070192784	A1	20070816	US 2004791149	A	20040301	200808	B
			US 2004809185	A	20040325		
			US 2004835550	A	20040428		
			US 2006424407	A	20060615		
			US 2006539250	A	20061006		

Priority Applications (no., kind, date): US 2004791149 A 20040301; US 2004809185 A 20040325; US 2004835550 A 20040428; US 2006424407 A 20060615; US 2006539250 A 20061006

15/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016656115 *Drawing available*

WPI Acc no: 2007-371202/200735

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2007-276525

**Reward point program operation method involves providing consideration to merchant based on reward points redeemed in transaction and parameters of redemption offer accepted by issuing merchant**

Patent Assignee: SIGNATURE SYSTEMS LLC (SIGN-N)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070038515	A1	20070215	US 2004791149	A	20040301	200735	B
			US 2004809185	A	20040325		

			US 2004835550	A	20040428	
			US 2006424407	A	20060615	

Priority Applications (no., kind, date): US 2004791149 A 20040301; US 2004809185 A 20040325; US 2004835550 A 20040428; US 2006424407 A 20060615

15/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015436890 *Drawing available*

WPI Acc no: 2005-786392/200580

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-651217

**Multi-function card utilization method involves selecting portion and optionally leaving remaining portion of available reward points for accumulation in user's reward exchange account**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 108 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2005106743	A1	20051110	WO 2005US13635	A	20050420	200580	B

Priority Applications (no., kind, date): US 2004835547 A 20040428

15/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015162448 *Drawing available*

WPI Acc no: 2005-512030/200552

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-417860

**Operation method of reward points system in conjunction with network, involves providing purchase transaction information to bank to enable to add reward points to merchant reward point account associated with merchant and user**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050149394	A1	20050707	US 1999140603	P	19990623	200552	B
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2004552689	P	20040312		
			US 2004809185	A	20040325		

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003608736 A 20030627; US 2004552689 P 20040312; US 2004809185 A 20040325

15/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014965903 *Drawing available*

WPI Acc no: 2005-313700/200532

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-256387

**Product liquidation transaction execution method for airlines, involves allowing user to receive product as a result of surrendering reward points with retail value greater than par value conveyed by reward account holder**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050080727	A1	20050414	US 1999140603	P	19990623	200532	B
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2003503299	P	20030915		
			US 2004921085	A	20040818		

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003608736 A 20030627; US 2003503299 P 20030915; US 2004921085 A 20040818

15/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014915145 *Drawing available*

WPI Acc no: 2005-262830/200527

Related WPI Acc No: 2001-146874; 2005-150582; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-215821

**Product liquidation transaction execution method in electronic trading, involves requesting reward account holder to convey par value of surrendered reward points to transaction entity, when obtaining product by surrendering reward points**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 106 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2005029259	A2	20050331	WO 2004US30345	A	20040915	200527	B

Priority Applications (no., kind, date): US 2003503299 P 20030915

15/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014802896 *Drawing available*

WPI Acc no: 2005-150582/200516

Related WPI Acc No: 2001-146874; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-126951

**Reward points system operating method for use in e.g. airline, involves providing purchase transaction information to acquiring bank via credit card network to enable bank to add reward points to merchant reward point account**

Patent Assignee: POSTREL R (POST-I)

Inventor: **POSTREL R**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050021401	A1	20050127	US 1999140603	P	19990623	200516	B
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2004549451	P	20040302		
			US 2004835550	A	20040428		

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003608736 A 20030627; US 2004549451 P 20040302; US 2004835550 A 20040428

15/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010543831 *Drawing available*

WPI Acc no: 2001-146874/200115

Related WPI Acc No: 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2001-107552

**Reward points accumulation and redemption program execution method for use in electronic barter system, involves crediting accumulated user earned reward points in reward exchange account associated with user**

Patent Assignee: POSTREL R (POST-I); SIGNATURE SYSTEMS LLC (SIGN-N)

Inventor: **POSTREL R**

Patent Family ( 32 patents, 90 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000079461	A1	20001228	WO 2000US17226	A	20000623	200115	B
AU 200060541	A	20010109	AU 200060541	A	20000623	200122	E
BR 200011866	A	20020305	BR 200011866	A	20000623	200225	E
			WO 2000US17226	A	20000623		
EP 1224587	A1	20020724	EP 2000946844	A	20000623	200256	E
			WO 2000US17226	A	20000623		
CN 1357129	A	20020703	CN 2000809276	A	20000623	200265	E
JP 2003502763	W	20030121	WO 2000US17226	A	20000623	200308	E

			JP 2001504954	A	20000623		
US 6594640	B1	20030715	US 1999140603	P	19990623	200348	E
			US 2000602222	A	20000623		
ZA 200200475	A	20030625	ZA 2002475	A	20020118	200348	E
US 20040039644	A1	20040226	US 1999140603	P	19990623	200416	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2003648705	A	20030825		
US 20040098317	A1	20040520	US 1999140603	P	19990623	200434	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
US 20040107140	A1	20040603	US 1999140603	P	19990623	200436	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2003723001	A	20031124		
AU 774910	B2	20040715	AU 200060541	A	20000623	200470	E
US 6820061	B2	20041116	US 1999140603	P	19990623	200475	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
US 6829586	B2	20041207	US 1999140603	P	19990623	200480	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2003648705	A	20030825		
MX 2001013136	A1	20040601	WO 2000US17226	A	20000623	200504	E
			MX 200113136	A	20011218		
US 6842739	B2	20050111	US 1999140603	P	19990623	200505	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2003723001	A	20031124		
US 20050021399	A1	20050127	US 1999140603	P	19990623	200509	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2004791149	A	20040301		
US 20050021400	A1	20050127	US 1999140603	P	19990623	200509	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2004835547	A	20040428		

US 20050060225	A1	20050317	US 1999140603	P	19990623	200521	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
US 6947898	B2	20050920	US 1999140603	P	19990623	200562	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
US 20060020511	A1	20060126	US 2003601317	A	20030620	200608	NCE
			US 2005128116	A	20050511		
MX 233726	B	20060112	WO 2000US17226	A	20000623	200639	E
			MX 200113136	A	20011218		
US 7096190	B2	20060822	US 1999140603	P	19990623	200656	NCE
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
US 20060287943	A1	20061221	US 1999140603	P	19990623	200701	E
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2004921085	A	20040818		
			US 2006372460	A	20060309		
US 20070129998	A1	20070607	US 1999140603	P	19990623	200738	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006277771	A	20060329		
US 20070130011	A1	20070607	US 1999140603	P	19990623	200738	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006277771	A	20060329		
			US 2006562016	A	20061121		
US 20070226059	A1	20070927	US 1999140603	P	19990623	200765	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006277771	A	20060329		
			US 2006532693	A	20060918		
US 20090024459	A1	20090122	US 1999140603	P	19990623	200918	E

			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006424284	A	20060615		
US 7624040	B2	20091124	US 1999140603	P	19990623	200979	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006277771	A	20060329		
			US 2006532693	A	20060918		
US 7624041	B2	20091124	US 1999140603	P	19990623	200979	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006562016	A	20061121		
US 7676393	B2	20100309	US 1999140603	P	19990623	201019	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006277771	A	20060329		
US 7680687	B2	20100316	US 1999140603	P	19990623	201020	E
			US 2000602222	A	20000623		
			US 2003601317	A	20030620		
			US 2005128116	A	20050511		
			US 2006424284	A	20060615		

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003601317 A 20030620; US 2003608736 A 20030627; US 2003648705 A 20030825; US 2003723001 A 20031124; US 2004791149 A 20040301; US 2004835547 A 20040428; US 2004921085 A 20040818; US 2005128116 A 20050511; US 2006372460 A 20060309; US 2006277771 A 20060329; US 2006424284 A 20060615; US 2006532693 A 20060918; US 2006562016 A 20061121



### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

**File 347:JAPIO Dec 1976-2009/May(Updated 090903)**

(c) 2009 JPO & JAPIO

**File 350:Derwent WPIX 1963-2009/UD=200956**

(c) 2009 Thomson Reuters

**File 371:French Patents 1961-2002/BOPI 200209**

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Set	Items	Description
S1	2754	(LOYALTY OR REWARD OR BONUS OR INCENTIVE OR REBATE? ? OR PROMOTIONAL OR VOUCHER? ? OR DISCOUNT? ? OR KICKBACK OR KICK()-BACK OR FREQUENT()FLYER)(3N)(POINT? ? OR CREDITS OR REWARDS OR AWARDS OR BENEFIT OR BENEFITS)
S2	125	(AGGREGAT? OR POOL? OR COLLECT? OR COMBIN? OR BUNDL? OR CONSOLIDAT? OR (GROUP? OR LUMP?)(2W)TOGETHER OR MERGE? ? OR MERGING OR UNITE? ? OR UNITING OR AMALGAMAT? OR BLEND? OR INTERMINGL? OR INTERMIX?)(5N)S1
S3	92341	(CENTRAL? OR MASTER OR SEPARATE OR SINGLE OR UNIFIED OR SINGULAR OR ONE OR SAME OR MULTI() (MERCHANT? ? OR VEND?R? ? OR PROVID?R? ?) OR UNIVERSAL OR CONSOLIDATED OR AGGREGATE? ? OR AMALGAMATED OR BLENDED OR COMMON OR COMPREHENSIVE OR INCLUSIVE)(3N)(ACCOUNT? ? OR POOL? ? OR EXCHANGE? ? OR CACHE OR HOARD OR STOCKPILE OR REPOSITOR? OR RESERVOIR? ? OR DATABASE)
S4	90100	(REDEEM? OR REDEMPTION OR (TURN? ? OR TURNING OR TRADE OR TRADES OR TRADING OR TRADED OR CASH???)()IN OR EXCHANGE? ? OR EXCHANGING OR USE OR USES OR USING OR USED)(3N)(POINT? ? OR CREDIT? ? OR REWARD? ? OR AWARD? ? OR BENEFIT? ?)
S5	64291	(MULTIPL? OR MULTI OR MANY OR SEVERAL OR NUMEROUS OR VARIOUS OR MORE()THAN()ONE OR PLURALITY OR DIFFERENT OR DIVERSE OR DISPARATE OR DISTINCT OR SEPARATE)(3N)(MERCHANT? ? OR SELLER? ? OR VEND?R? ? OR RETAILER? ? OR MERCHANDI?ER? ? OR DEALER? ? OR PROVID?R? ? OR DISTRIBUT?R? ? OR BUSINESS OR BUSINESSES OR CARRIER? ? OR AIRLINE? ?)
S6	11028	(SYSTEM OR NETWORK OR AGGREGAT? OR POOL OR COLLECTIVE OR COOPERATIVE OR GROUP OR GROUPING OR GROUPED OR AFFILIAT? OR MEMBER? OR PARTNER? OR FAMILY)(4N)S5
S7	26	AU=(POSTREL, R? OR POSTREL R? OR POSTREL(2N)R?)
S8	29	S2 AND S3
S9	24	S8 AND S4
S10	3	S9 AND S6
S11	4	S8 AND S5
S12	1	S11 NOT S10
S13	0	S9 NOT AY>1999
S14	5	S8 NOT (S9 OR S7)
S15	10	S7 AND S2

10/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015732035 *Drawing available*

WPI Acc no: 2006-293926/200630

Related WPI Acc No: 2005-582623

XRPX Acc No: N2006-250667

**Payment process for purchasing product from redemption merchant involves transferring loyalty points from points account of account holder to points account of redemption merchant to settle points account of redemption merchant**

Patent Assignee: KORVAC CONSUMER SERVICES S PTE LTD (KORV-N); GUANGFA GROUP CONSUMER SERVICE SINGAPORE PRIVATE CO LTD (GUAN-N)

Inventor: PEE K W; TAN K L J; CHEN G; PENG J

Patent Family ( 2 patents, 109 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2006038884	A1	20060413	WO 2005SG231	A	20050713	200630	B
CN 101120369	A	20080206	CN 200580041978	A	20050713	200837	E
			WO 2005SG231	A	20050713		

Priority Applications (no., kind, date): WO 2004SG324 A 20041007

NOVELTY - Loyalty points are transferred from points account of an account holder (13) to **points** account of a **redemption** merchant (12) to settle **points** account of the **redemption** merchant at the end of a predetermined settlement period by transferring an amount of funds corresponding to the **loyalty points** from the fund **pool** of a loyalty program to monetary account of redemption merchant when **redeemable** amount of loyalty **points** is acquired by account holder ...

...by the issuing merchants, and to disburse outward funds to monetary accounts of the redemption merchants, the outward funds corresponding to the amount of loyalty **points** received by the **redemption** merchants after redemption by the account holders; and a settlement system to settle **point** accounts of the **redemption** merchants by transferring an amount of funds corresponding to **redeemed loyalty points** from the fund **pool** to the monetary accounts of the redemption merchants, and to settle point accounts of the issuing merchants by receiving an amount of funds corresponding to...CLAIM 24] The network according to claim 22, wherein said fund **pool** is a **centralized** or individual point issuer bank account...

10/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015363450 *Drawing available*

WPI Acc no: 2005-713718/200573

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-586249

**Operation method of reward points system for electronic commerce application, involves instructing server to add reward points to account associated with merchant and user, after obtaining transaction approval from credit card issuing bank**

Patent Assignee: POSTREL R (POST-I)

Patent Family ( 2 patents, 107 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2005091843	A2	20051006	WO 2005US5126	A	20050219	200573	B
WO 2005091843	A3	20090409	WO 2005US5126	A	20050219	200929	E

Priority Applications (no., kind, date): US 2004791149 A 20040301; US 2004552689 P 20040312; US 2004552689 P 20040312; US 2004835550 A 20040428

...**Original Abstracts:**the merchant and the user, and the number of reward points in the user's account for that merchant is increased accordingly. The user may **redeem** the **reward points** earned from the transaction with the merchant at a later time, or may **redeem** the **points** with another merchant in the same marketing cluster, or may **aggregate** those **reward points** with those of other merchants into a **reward point exchange** account, and then **redeem** the **aggregated reward points** for goods or services from any approved merchant on the network,

depending on the configuration of the system... .. the merchant and the user, and the number of reward points in the user's account for that merchant is increased accordingly. The user may **redeem** the **reward points** earned from the transaction with the merchant at a later time, or may **redeem** the **points** with another merchant in the same marketing cluster, or may **aggregate** those **reward points** with those of other merchants into a **reward point exchange** account, and then **redeem** the **aggregated reward points** for goods or services from any approved merchant on the network, depending on the configuration of the system.

10/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014802896 *Drawing available*

WPI Acc no: 2005-150582/200516

Related WPI Acc No: 2001-146874; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2005-126951

**Reward points system operating method for use in e.g. airline, involves providing purchase transaction information to acquiring bank via credit card network to enable bank to add reward points to merchant reward point account**

Patent Assignee: POSTREL R (POST-I)

Inventor: POSTREL R

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050021401	A1	20050127	US 1999140603	P	19990623	200516	B
			US 2000602222	A	20000623		
			US 2003608736	A	20030627		
			US 2004549451	P	20040302		
			US 2004835550	A	20040428		

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003608736 A 20030627; US 2004549451 P 20040302; US 2004835550 A 20040428

**.Original Abstracts:**the merchant and the user, and the number of reward points in the user's account for that merchant is increased accordingly. The user may **redeem** the **reward points** earned from the transaction with the merchant at a later time, or may **redeem** the **points** with another merchant in the same marketing cluster, or may **aggregate** those **reward points** with those of other merchants into a **reward point exchange** account, and then **redeem** the **aggregated reward points** for goods or services from any approved merchant on the network, depending on the configuration of the system. **Claims:**I claim:**1.** A method of operating a reward points system in conjunction with a network, the **network** interconnecting with a **plurality** of **merchants** and at least one acquiring bank for processing credit card transactions, the method comprising the steps of:a. a user executing a purchase transaction with...

12/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016656115 *Drawing available*

WPI Acc no: 2007-371202/200735

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700; 2005-512030; 2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2007-276525

**Reward point program operation method involves providing consideration to merchant based on reward points redeemed in transaction and parameters of redemption offer accepted by issuing merchant**

Patent Assignee: SIGNATURE SYSTEMS LLC (SIGN-N)

Inventor: POSTREL R

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070038515	A1	20070215	US 2004791149	A	20040301	200735	B
			US 2004809185	A	20040325		
			US 2004835550	A	20040428		
			US 2006424407	A	20060615		

Priority Applications (no., kind, date): US 2004791149 A 20040301; US 2004809185 A 20040325; US 2004835550 A 20040428; US 2006424407 A 20060615

**Claims:**I claim:**1.** A method of operating a reward point program comprising the steps of:a first merchant making a redemption offer to a **plurality** of issuing **merchants** to honor reward points issued by said issuing merchants at a predetermined rate of **exchange**;at least **one** of said **plurality** of issuing **merchants** accepting said redemption offer from said first merchant;the first merchant executing a purchase transaction with a customer; wherein at least part of said purchase...

9/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0019815725 *Drawing available*

WPI Acc no: 2009-R93378/200981

Related WPI Acc No: 2001-611049; 2003-058069; 2003-276204; 2003-417656; 2003-678615; 2003-729975; 2003-864626; 2005-029590; 2005-037909; 2005-064182; 2005-201872; 2005-570564; 2005-570565; 2005-570566; 2005-570567; 2005-570568; 2006-222138; 2007-089954; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-E81770; 2008-E97608; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2010-E07872

**Method for transferring loyalty points from sponsored loyalty accounts to loyalty point accounts of host, involves crediting host consumer loyalty account with portion of deducted loyalty point balances of sponsored consumer**

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)

Inventor: ANTONUCCI D A; VOLTMER T S

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090299845	A1	20091203	US 2009541330	A	20090814	200981	B
			US 2001279817	P	20010329		
			US 2002304251	A	20021126		
			US 2001836213	A	20010417		

Priority Applications (no., kind, date): US 2001279817 P 20010329; US 2001836213 A 20010417; US 2002304251 A 20021126; US 2009541330 A 20090814

**Abstract** ... The loyalty point balances from sponsoring company system are reduced such that accounting liabilities are reduced and new options are provided for the customer to **redeem** points or **aggregated points** in another **loyalty** program... Original Publication Data by Authority Argentina **Publication No. Original Abstracts:** The present invention includes a loyalty program on a network-wide level, wherein the program facilitates a transfer of loyalty points from at least **one** consumer **account** associated with a sponsoring company to at least **one** consumer **account** associated with a host company. In one embodiment, the invention analyzes the loyalty point balances of consumer accounts associated with a sponsoring company, and based... ... eliminates or reduces the loyalty point balances from its system, thereby reducing the sponsoring company accounting liabilities and providing new options for the consumers to **redeem** the **points**. ... **Claims:** a loyalty computing device, balance data related to loyalty point balances of sponsored consumer loyalty accounts associated with sponsoring companies, wherein said sponsored consumer loyalty **accounts** comprise at least **one** of manufacturer loyalty points issued by a manufacturer, merchant loyalty points issued by a merchant or a third set of loyalty points; determining, by said...

9/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0018941062 *Drawing available*

WPI Acc no: 2009-G88017/200929

Related WPI Acc No: 2001-611049; 2003-058069; 2003-276204; 2003-417656; 2003-678615; 2003-729975; 2003-864626; 2005-029590; 2005-037909; 2005-064182; 2005-201872; 2005-570564; 2005-570565; 2005-570566; 2005-570567; 2005-570568; 2006-222138; 2007-089954; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-E81770; 2008-E97608; 2008-K89983; 2009-G67617; 2009-J18257; 2009-N12562; 2009-R93378; 2010-E07872

**Computer-implemented loyalty point creating method for transfer of loyalty point between participants in e.g. network computer, involves combining three set of loyalty points within loyalty account, and enabling account to obtain item**

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)

Inventor: ANTONUCCI D; VOLTMER T S

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090094118	A1	20090409	US 2008270198	A	20081113	200929	B
			US 2001279817	P	20010329		
			US 2003378456	A	20030303		
			US 200127984	A	20011221		
			US 2001836213	A	20010417		

Priority Applications (no., kind, date): US 2001279817 P 20010329; US 2001836213 A 20010417; US 200127984 A 20011221; US 2003378456 A 20030303; US 2008270198 A 20081113

...item identifier, manufacturer item identifier and service establishment (SE) number respectively into three set of loyalty points at a host computer. The three set of **loyalty points** are **combined** within a loyalty account associated with the consumer identifier at the host computer. The loyalty account is enabled to obtain an item, by using a ... ... universal customer incentive program that networks various levels of the product distribution chain

including manufacturers, wholesalers, and retailers and incentives to supplementary members of an **aggregate** consumer **account** to purchase products, thus providing incentives to consumers to purchase products from a particular merchant or group of merchants and from particular manufacturers, regardless of...

9/3,K/22 (Item 22 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010900738 *Drawing available*

WPI Acc no: 2001-521492/200157

XRPX Acc No: N2001-386411

**Bonus points granting system used by credit card company has user client operated by user to relay information pertaining to product, to database server so user is granted predetermined value of bonus points**

Patent Assignee: INTERSAVING LTD (INTE-N)

Inventor: HAHMON E; INBAR M; LAOR I; LAOR M; SHARON I

Patent Family ( 3 patents, 93 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001013327	A1	20010222	WO 2000IL473	A	20000804	200157	B
AU 200064658	A	20010313	AU 200064658	A	20000804	200157	E
EP 1222619	A1	20020717	EP 2000951813	A	20000804	200254	E
			WO 2000IL473	A	20000804		

Priority Applications (no., kind, date): US 1999148386 P 19990812; US 1999162254 P 19991029

. **USE - Used by credit card company to encourage consumers to purchase products. Used for** conducting sales promotions. Enjoys versatility and attractiveness of **credit card bonus points** system... ... **ADVANTAGE -**

Encourages consumption of goods other than credit regardless of mode of purchase. Enables **consolidation of bonus points** accumulated. Original Publication Data by Authority Argentina **Publication No. Original**

**Abstracts:**A system for granting bonus points to a plurality of consumers is provided. The system includes: (a) at least one **database** server (12) **being configured** so as to grant a predetermined value of bonus points upon identifying information pertaining to a product; (b) at least one checkout register system (14... ... said product upon purchase of said product; and (c) a plurality of user clients (16) each being capable of independently communicating with said at least **one** database server (12) **and said** at least **one** checkout register system (14), each of said plurality of user clients (16) being operable by a user and being for relaying said information pertaining to said at least one **database** server (12) **so as** to grant the user with said predetermined value of bonus points... ... A system for granting bonus points to a plurality of consumers is provided. The system includes: (a) at least **one database** server (12) being configured so as to **grant a** predetermined value of bonus points upon identifying information pertaining to a product; (b) at least one checkout register system (14) being for providing said information... ... said product upon purchase of said product; and (c) a plurality of user clients (16) each being capable of independently communicating with said at least **one database** server (12) and said at least **one checkout register** system (14), each of said plurality of user clients (16) being operable by a user and being for relaying said information pertaining to said at least **one database** server (12) **so as** to grant the **user with** said predetermined value of bonus points...

## B. Patent Files, Full-Text

**File 348:EUROPEAN PATENTS 1978-200936**

(c) 2009 European Patent Office

**File 349:PCT FULLTEXT 1979-2009/UB=20090827|UT=20090709**

(c) 2009 WIPO/Thomson

**File 325:Chinese Patents Fulltext 1985-20100331**

(c) 2010

Set	Items	Description
S1	5107	(LOYALTY OR REWARD OR BONUS OR INCENTIVE OR REBATE? ? OR PROMOTIONAL OR VOUCHER? ? OR DISCOUNT? ? OR KICKBACK OR KICK()-BACK OR FREQUENT()FLYER) (3N) (POINT? ? OR CREDITS OR REWARDS OR AWARDS OR BENEFIT OR BENEFITS)
S2	410	(AGGREGAT? OR POOL? OR COLLECT? OR COMBIN? OR BUNDL? OR CONSOLIDAT? OR (GROUP? OR LUMP?) (2W) TOGETHER OR MERGE? ? OR MERGING OR UNITE? ? OR UNITING OR AMALGAMAT? OR BLEND? OR INTERMINGL? OR INTERMIX?) (5N) S1
S3	237150	(CENTRAL? OR MASTER OR SEPARATE OR SINGLE OR UNIFIED OR SINGULAR OR ONE OR SAME OR MULTI() (MERCHANT? ? OR VEND?R? ? OR PROVID?R? ?) OR UNIVERSAL OR CONSOLIDATED OR AGGREGATE? ? OR -AMALGAMATED OR BLENDED OR COMMON OR COMPREHENSIVE OR INCLUSIV-E) (3N) (ACCOUNT? ? OR POOL? ? OR EXCHANGE? ? OR CACHE OR HOARD OR STOCKPILE OR REPOSITOR? OR RESERVOIR? ? OR DATABASE)
S4	396049	(REDEEM? OR REDEMPTION OR (TURN? ? OR TURNING OR TRADE OR -TRADES OR TRADING OR TRADED OR CASH???) () IN OR EXCHANGE? ? OR EXCHANGING OR USE OR USES OR USING OR USED) (3N) (POINT? ? OR CREDIT? ? OR REWARD? ? OR AWARD? ? OR BENEFIT? ?)
S5	218749	(MULTIPL? OR MULTI OR MANY OR SEVERAL OR NUMEROUS OR VARIOUS OR MORE() THAN() ONE OR PLURALITY OR DIFFERENT OR DIVERSE OR DISPARATE OR DISTINCT OR SEPARATE OR AFFILIAT? OR MEMBER? OR -PARTNER? OR FAMILY OR APPROVED OR AUTHORI?ED OR PARTICIPAT? OR PARTICIPANT? ? ) (3N) (MERCHANT? ? OR SELLER? ? OR VEND?R? ? -OR RETAILER? ? OR MERCHANDI?ER? ? OR DEALER? ? OR PROVID?R? ? OR DISTRIBUT?R? ? OR BUSINESS OR BUSINESSES OR CARRIER? ? OR -AIRLINE? ?)
S6	22	S2 (10N) S3
S7	944	S4 (10N) S5
S8	3	S6 (50N) S7
S9	14	S6 (30N) (S4 OR S5)
S10	25	AU=(POSTREL, R? OR POSTREL R? OR POSTREL(2N)R?)
S11	9	S9 NOT (S8 OR S10)
S12	8	S6 NOT (S8 OR S10 OR S11)
S13	5	S10 AND S2

8/3K/1 (Item 1 from file: 349)

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01665871

**METHOD AND APPARATUS FOR PROCESSING REWARDS**

**PROCEDE ET APPAREIL POUR TRAITER DES RECOMPENSES**

**Patent Applicant/Patent Assignee:**

- **MASTERCARD INTERNATIONAL INC**

2000 Purchase Street, Purchase, NY 10577; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **OWENS Nina Castro**  
44 Caleb Brewster Road, East Setauket, NY 11733; US; US (Residence); US (Nationality); (Designated only for: US)
- **KRAVCHUK Richard Stephen**  
12 Kennedy Lane, Stamford, CT 06906; US; US (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **MASCHOFF Kurt M (agent)**  
Buckley, Maschoff & Talwalkar LLC, 50 Locust Avenue, New Canaan, CT 06840; US

	Country	Number	Kind	Date
Patent	WO	200864000	A1	20080529
Application	WO	2007US84536		20071113
Priorities	US	2006858643		20061113

...represents a cardholder "proof of purchase".

The reward point conversion method and software will enable cardholders to accrue their rewards points for multiple merchants in **separate pools**, and then potentially to **combine** their **reward points** at the POS of any merchant that participates in the rewards program. The rewards system will set and maintain the **reward point exchange** rates with the consent of the **participating merchants**.

Although the present invention has been described with respect to example embodiments thereof, those skilled in the art will appreciate that various substitutions or modifications...

8/3K/2 (Item 2 from file: 349)

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01299344

**METHOD AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND AGGREGATING REWARD POINTS**

PROCEDE ET SYSTEME PERMETTANT D'UTILISER DES CARTES MULTIFONCTIONS AFIN DE STOCKER, GERER ET REGROUPER DES POINTS DE RECOMPENSE

**Patent Applicant/Inventor:**

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US(Residence); US(Nationality)

**Legal Representative:**

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	2005106743	A1	20051110
Application	WO	2005US13635		20050420
Priorities	US	2004835547		20040428



..to-one conversion ratio (which may be different according to the exchange arrangements made between the participating entities), then the user would have 2,900 **aggregated reward exchange points** in his exchange account 1120 as a result of the **exchanges**. These 2,900 **points** may then be **used** to make purchases from **participating merchants**. Consideration will be exchanged between all participating parties to account for the points exchanged, as described further below with respect to the central server system...

8/3K/3 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01286132

**METHOD AND SYSTEM FOR ISSUING, AGGREGATING AND REDEEMING MERCHANT REWARD POINTS WITH A CREDIT CARD NETWORK**

PROCEDE ET SYSTEME D'EMISSION, D'AGREGATION ET D'ECHANGE DE POINTS DE RECOMPENSE DE MARCHANT PAR RESEAU DE CARTES DE CREDIT

**Patent Applicant/Patent Assignee:**

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US (Residence); US (Nationality); (For all designated states except: US)

**Legal Representative:**

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	200591843	A2-A3	20051006
Application	WO	2005US5126		20050219
Priorities	US	2004791149		20040301
	US	2004552689		20040312
	US	2004835550		20040428

..merchant, although there are great advantages to both the consumer as well as the merchant in doing so, It is therefore desired to provide a **reward point** system that allows users to **aggregate reward points** earned from these **various merchants** into a **reward exchange account**, wherein the **aggregated reward points** may be advantageously **used** to purchase goods or services from any selected merchant in the system.

11/3K/4 (Item 2 from file: 349)

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01344572

**CARD MEMBER DISCOUNT SYSTEM AND METHOD**

SYSTEME DE REMISE POUR TITULAIRE D'UNE CARTE, ET PROCEDE CORRESPONDANT

**Patent Applicant/Patent Assignee:**

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**  
American Express Tower, World Financial Center, New York City, New York 10285-4900; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **ALSPACH-GOSS Jennifer**  
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- **CRINO Colleen**  
116 Pinehurst Avenue, #J31, New York City, New York 10033; US; US (Residence); US (Nationality); (Designated only for: US)
- **KOLLA Srinivas**  
2220 West Mission Lane, #310, Phoenix, Arizona 85021; US; US (Residence); IN (Nationality); (Designated only for: US)
- **ROBINSON Mark E**  
9030 West Salter, Peoria, Arizona 85382; US; US (Residence); US (Nationality); (Designated only for: US)
- **RUSSELL Julia**  
171 Concord Drive, River Edge, New Jersey 07661; US; US (Residence); US (Nationality); (Designated only for: US)
- **RYAN Cynthia**  
4351 NW 103rd Avenue, Sunrise, Florida 33351; US; US (Residence); US (Nationality); (Designated only for: US)
- **VITTORIA Edward**  
15 Wesskum Wood Road, Riverside, Connecticut 06878; US; US (Residence); US (Nationality); (Designated only for: US)
- **VOLTMER Theodore S**  
51 Birkendene Road, Caldwell, New Jersey 07006; US; US (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **SOBELMAN Howard I (agent)**  
Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, Arizona 85004-2202; US

	Country	Number	Kind	Date
Patent	WO	200626600	A2-A3	20060309
Application	WO	2005US30792		20050829
Priorities	US	2004522194		20040830
	US	2005907882		20050419
	US	2005161906		20050822

1 5 In one embodiment, both primary members and supplementary members may earn and **redeem reward points** which are posted to the **aggregate consumer account** or to any of several accounts that may be associated

with the aggregate consumer account. In another embodiment, a supplementary member may only **redeem reward points** that a particular supplementary member has earned. In a further embodiment, a supplementary member may only redeem a quantity of reward points the primary member... ..activity for each member (primary and supplementary) of the aggregate consumer account. In one embodiment, a primary member may redeem all or any of the **reward points** accumulated in the **aggregate consumer account**.

11/3K/5 (Item 3 from file: 349)

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01281304

## **POINT POOLING LOYALTY SYSTEM AND METHOD**

SYSTEME ET PROCEDE DE MISE EN COMMUN DE POINTS DE FIDELITE

### **Patent Applicant/Patent Assignee:**

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**  
American Express Tower, World Financial Center, New York City, NY 10285-4900; US; US (Residence); US (Nationality); (For all designated states except: US)

### **Patent Applicant/Inventor:**

- **COHAGAN Perry A**  
150 Columbia Heights, Brooklyn Heights, NY 11201; US; US (Residence); US (Nationality)
- **MAYER Birgitta**  
302 East 88th Street, 4J, New York City, NY 10128; US; US (Residence); US (Nationality)
- **MENICHILLI Julia**  
42 Buckminster Lane, Manhasset, NY 11030; US; US (Residence); US (Nationality)
- **VOLTMER Theodore S**  
51 Birkendene Road, Caldwell, NJ 07006; US; US (Residence); US (Nationality)
- **WOOD-KULKO Penelope**  
598 President Street, #3B, Brooklyn, NY 11215; US; US (Residence); US (Nationality)

### **Legal Representative:**

- **BERSCHADSKY Jonathan et al (agent)**  
FITZPATRICK, CELLA, HARPER & SCINTO, 30 Rockefeller Plaza, New York, NY 10112-3801; US

	Country	Number	Kind	Date
Patent	WO	200586899	A2-A3	20050922
Application	WO	2005US7907		20050309
Priorities	US	2004708568		20040311

### **Detailed Description:**

...friends, co-workers, family members, or any other group of individuals or entities. In one embodiment, both primary members and supplementary members may earn and **redeem reward points** which are posted to the **aggregate consumer account** or to any of several accounts that may be associated with the aggregate consumer account. In another embodiment, a supplementary member may only **redeem reward points** which that particular supplementary member has earned. In a ftu-ther embodiment, a supplementary member may only redeem a quantity of reward points which the...

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00973178

**CONSOLIDATED PAYMENT ACCOUNT SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE DE COMPTE DE PAIEMENTS CONSOLIDES**

**Patent Applicant/Patent Assignee:**

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**  
American Express Tower, World Financial Center, New York, NY 10285-4900; US; US(Residence);  
US(Nationality)

**Inventor(s):**

- **ARMES David**  
1534 West Seldon Lane, Phoenix, AZ 85021; US
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2811 West Dynamite Boulevard, Phoenix, Az Arizona 85085; US
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- **FEHLHABER Jeff**  
5403 West Topeka, Glendale, Arizona 85308; US
- **FITZGERALD Gabriella P**  
16 West 82nd Street, #4A, New York City, NY 10024; US
- **GLAZER Elliott**  
14107 Chiasso Terrace, Chesterfield, VA 23838; US
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8659 East Via De la Gente, Scottsdale, Arizona 85258; US
- **MITCHELL Margaret C**  
9626 North First Avenue, Phoenix, AZ 85021; US
- **NEEMANN Trey**  
19801 North 46th Drive, Glendale, Arizona 85308; US
- **SWEET Leah M**  
17649 Eagle Drive, Goodyear, Arizona 85338; US
- **WHITE Dirk**  
41274 Pine Tree Circle, Temecula, California 92591; US
- **ZOOB Jessica**  
180 Bleecker Street #5, New York City, NY 10012; US

**Legal Representative:**

- **SOBELMAN Howard I (agent)**  
Snell & Wilmer, L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202; US

	Country	Number	Kind	Date
Patent	WO	200303155	A2-A3	20030109
Application	WO	2002US20262		20020626
Priorities	US	2001301337		20010627

..accommodates a variety of sources of value. Accordingly, it may be adapted to redeem incentive value earned from non-financial sources such as membership or **loyalty rewards** or the like, **using a consolidated account** 350. To accomplish the redemption of value from non-financial sources requires a method of conversion to be

provided. This may be provided directly by...the process of paying the merchant. As discussed above, the consolidated account shields the merchant from the source of funds for the transaction. Accordingly, the **use** of **loyalty points** to fund the **consolidated account** is completely shielded from the merchant as well. For example, if a consumer

12/3K/4 (Item 3 from file: 349)

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01433219

**METHODS AND SYSTEMS FOR GENERATING DYNAMIC REWARD CURRENCY VALUES**  
**PROCEDES ET SYSTEMES PERMETTANT DE GENERER DES VALEURS DE DEVISE A INTERET**  
**DYNAMIQUE**

**Patent Applicant/Patent Assignee:**

- **LOYLOGIC**

Sesstrasse 72, CH-8703 Erlenbach; CH; CH (Residence); CH (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **HOFFER Dominic**

Rankstrasse 32, CH-8703 Erlenbach; CH; CH (Residence); CH (Nationality); (Designated only for: US)

- **FRIEDEN Bruno M**

Weinbergstrasse 63, CH-8703 Erlenbach; CH; CH (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **BRUESS Steven C (agent)**

MERCHANT & GOULD P.C., P.O. Box 2903, Minneapolis, Minnesota 55402-0903; US

	Country	Number	Kind	Date
Patent	WO	2006115933	A2-A3	20061102
Application	WO	2006US14731		20060419
Priorities	US	2005117225		20050428

**Detailed Description:**

...currency, logs in and shops for rewards from the offered reward selection in a meta-branded reward shop. The consolidation of several reward programs into **one single reward** currency ( **pool** of **points** and/or miles) may also be supported.

Any of the servers in FIG. 1A, FIG. 1B, and FIG. 2, including POGA server 180, ("the servers") included...

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01665871

**METHOD AND APPARATUS FOR PROCESSING REWARDS**  
**PROCEDE ET APPAREIL POUR TRAITER DES RECOMPENSES**

**Patent Applicant/Patent Assignee:**

- **MASTERCARD INTERNATIONAL INC**  
2000 Purchase Street, Purchase, NY 10577; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **OWENS Nina Castro**  
44 Caleb Brewster Road, East Setauket, NY 11733; US; US (Residence); US (Nationality); (Designated only for: US)
- **KRAVCHUK Richard Stephen**  
12 Kennedy Lane, Stamford, CT 06906; US; US (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **MASCHOFF Kurt M (agent)**  
Buckley, Maschoff & Talwalkar LLC, 50 Locust Avenue, New Canaan, CT 06840; US

	Country	Number	Kind	Date
Patent	WO	200864000	A1	20080529
Application	WO	2007US84536		20071113
Priorities	US	2006858643		20061113

...represents a cardholder "proof of purchase".

The reward point conversion method and software will enable cardholders to accrue their rewards points for multiple merchants in **separate pools**, and then potentially to **combine** their **reward points** at the POS of any merchant that participates in the rewards program. The rewards system will set and maintain the **reward point exchange** rates with the consent of the **participating merchants**.

Although the present invention has been described with respect to example embodiments thereof, those skilled in the art will appreciate that various substitutions or modifications...

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01299344

**METHOD AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND AGGREGATING REWARD POINTS**

**PROCEDE ET SYSTEME PERMETTANT D'UTILISER DES CARTES MULTIFONCTIONS AFIN DE STOCKER, GERER ET REGROUPER DES POINTS DE RECOMPENSE**

**Patent Applicant/Inventor:**

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US(Residence); US(Nationality)

**Legal Representative:**

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	2005106743	A1	20051110
Application	WO	2005US13635		20050420
Priorities	US	2004835547		20040428

..to-one conversion

ratio (which may be different according to the exchange arrangements made between the participating entities), then the user would have 2,900 **aggregated reward exchange points** in his exchange account 1120 as a result of the **exchanges**.

These 2,900 **points** may then be **used** to make purchases from **participating merchants**. Consideration will be exchanged between all participating parties to account for the points exchanged, as described further below with respect to the central server system...

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DIALOG(R)File 349: PCT FULLTEXT

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01286132

# **METHOD AND SYSTEM FOR ISSUING, AGGREGATING AND REDEEMING MERCHANT REWARD POINTS WITH A CREDIT CARD NETWORK**

PROCEDE ET SYSTEME D'EMISSION, D'AGREGATION ET D'ECHANGE DE POINTS DE RECOMPENSE DE MARCHANT PAR RESEAU DE CARTES DE CREDIT

**Patent Applicant/Patent Assignee:**

- **POSTREL Richard**  
5244 North Bay Road, Miami Beach, FL 33140; US; US (Residence); US (Nationality); (For all designated states except: US)

**Legal Representative:**

- **BARKUME Anthony R (agent)**  
20 Gateway Lane, Manorville, NY 11949; US

	Country	Number	Kind	Date
Patent	WO	200591843	A2-A3	20051006
Application	WO	2005US5126		20050219
Priorities	US	2004791149		20040301
	US	2004552689		20040312
	US	2004835550		20040428

..merchant, although there are great advantages to both the consumer as well as the merchant in doing so, It is therefore desired to provide a **reward point** system that allows users to **aggregate reward points** earned from these

various merchants into a reward exchange account, wherein the aggregated reward points may be advantageously used to purchase goods or services from any selected merchant in the system.

11/3K/4 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01344572

**CARD MEMBER DISCOUNT SYSTEM AND METHOD**

SYSTEME DE REMISE POUR TITULAIRE D'UNE CARTE, ET PROCEDE CORRESPONDANT

**Patent Applicant/Patent Assignee:**

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**  
American Express Tower, World Financial Center, New York City, New York 10285-4900; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **ALSPACH-GOSS Jennifer**  
2 Hollywood Road, Flat 2, London Northamptonshire SW10 9HY; GB; GB (Residence); US (Nationality); (Designated only for: US)
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116 Pinehurst Avenue, #J31, New York City, New York 10033; US; US (Residence); US (Nationality); (Designated only for: US)
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- **ROBINSON Mark E**  
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171 Concord Drive, River Edge, New Jersey 07661; US; US (Residence); US (Nationality); (Designated only for: US)
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4351 NW 103rd Avenue, Sunrise, Florida 33351; US; US (Residence); US (Nationality); (Designated only for: US)
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- **VOLTMER Theodore S**  
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**Legal Representative:**

- **SOBELMAN Howard I (agent)**  
Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, Arizona 85004-2202; US

	Country	Number	Kind	Date
Patent	WO	200626600	A2-A3	20060309



	Country	Number	Kind	Date
Application	WO	2005US30792		20050829
Priorities	US	2004522194		20040830
	US	2005907882		20050419
	US	2005161906		20050822

1 5 In one embodiment, both primary members and supplementary members may earn and **redeem reward points** which are posted to the **aggregate consumer account** or to any of several accounts that may be associated with the aggregate consumer account. In another embodiment, a supplementary member may only **redeem reward points** that a particular supplementary member has earned. In a further embodiment, a supplementary member may only redeem a quantity of reward points the primary member... ..activity for each member (primary and supplementary) of the aggregate consumer account. In one embodiment, a primary member may redeem all or any of the **reward points** accumulated in the **aggregate consumer account**.

11/3K/5 (Item 3 from file: 349)

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01281304

#### **POINT POOLING LOYALTY SYSTEM AND METHOD**

SYSTEME ET PROCEDE DE MISE EN COMMUN DE POINTS DE FIDELITE

##### **Patent Applicant/Patent Assignee:**

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**  
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##### **Patent Applicant/Inventor:**

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- **MENICHILLI Julia**  
42 Buckminster Lane, Manhasset, NY 11030; US; US (Residence); US (Nationality)
- **VOLTMER Theodore S**  
51 Birkendene Road, Caldwell, NJ 07006; US; US (Residence); US (Nationality)
- **WOOD-KULKO Penelope**  
598 President Street, #3B, Brooklyn, NY 11215; US; US (Residence); US (Nationality)

##### **Legal Representative:**

- **BERSCHADSKY Jonathan et al (agent)**  
FITZPATRICK, CELLA, HARPER & SCINTO, 30 Rockefeller Plaza, New York, NY 10112-3801; US

	Country	Number	Kind	Date
Patent	WO	200586899	A2-A3	20050922
Application	WO	2005US7907		20050309
Priorities	US	2004708568		20040311

**Detailed Description:**

...friends, co-workers, family members, or any other group of individuals or entities. In one embodiment, both primary members and supplementary members may earn and **redeem reward points** which are posted to the **aggregate consumer account** or to any of several accounts that may be associated with the aggregate consumer account. In another embodiment, a supplementary member may only **redeem reward points** which that particular supplementary member has earned. In a further embodiment, a supplementary member may only redeem a quantity of reward points which the...

11/3K/8 (Item 6 from file: 349)

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00973178

**CONSOLIDATED PAYMENT ACCOUNT SYSTEM AND METHOD****SYSTEME ET PROCEDE DE COMPTE DE PAIEMENTS CONSOLIDES****Patent Applicant/Patent Assignee:**

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**  
American Express Tower, World Financial Center, New York, NY 10285-4900; US; US(Residence); US(Nationality)

**Inventor(s):**

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- **FEHLHABER Jeff**  
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- **FITZGERALD Gabriella P**  
16 West 82nd Street, #4A, New York City, NY 10024; US
- **GLAZER Elliott**  
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- **MITCHELL Margaret C**  
9626 North First Avenue, Phoenix, AZ 85021; US
- **NEEMANN Trey**  
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- **SWEET Leah M**  
17649 Eagle Drive, Goodyear, Arizona 85338; US
- **WHITE Dirk**  
41274 Pine Tree Circle, Temecula, California 92591; US
- **ZOOB Jessica**  
180 Bleecker Street #5, New York City, NY 10012; US

**Legal Representative:**

- **SOBELMAN Howard I (agent)**  
Snell & Wilmer, L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202; US

	Country	Number	Kind	Date
Patent	WO	200303155	A2-A3	20030109
Application	WO	2002US20262		20020626
Priorities	US	2001301337		20010627

..accommodates a variety of sources of value. Accordingly, it may be adapted to redeem incentive value earned from non-financial sources such as membership or **loyalty rewards** or the like, **using a consolidated account** 350. To accomplish the redemption of value from non-financial sources requires a method of conversion to be provided. This may be provided directly by...the process of paying the merchant. As discussed above, the consolidated account shields the merchant from the source of funds for the transaction. Accordingly, the **use of loyalty points** to find the **consolidated account** is completely shielded from the merchant as well. For example, if a consumer

12/3K/4 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01433219

**METHODS AND SYSTEMS FOR GENERATING DYNAMIC REWARD CURRENCY VALUES**  
**PROCEDES ET SYSTEMES PERMETTANT DE GENERER DES VALEURS DE DEVISE A INTERET**  
**DYNAMIQUE**

**Patent Applicant/Patent Assignee:**

- **LOYLOGIC**

Sesstrasse 72, CH-8703 Erlenbach; CH; CH (Residence); CH (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **HOFFER Dominic**

Rankstrasse 32, CH-8703 Erlenbach; CH; CH (Residence); CH (Nationality); (Designated only for: US)

- **FRIEDEN Bruno M**

Weinbergstrasse 63, CH-8703 Erlenbach; CH; CH (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **BRUESS Steven C (agent)**

MERCHANT & GOULD P.C., P.O. Box 2903, Minneapolis, Minnesota 55402-0903; US

	Country	Number	Kind	Date
Patent	WO	2006115933	A2-A3	20061102
Application	WO	2006US14731		20060419
Priorities	US	2005117225		20050428

**Detailed Description:**

...currency, logs in and shops for rewards from the offered reward selection in a meta-branded reward shop. The consolidation of several reward programs into **one single reward** currency ( **pool** of **points** and/or miles) may also be supported.

Any of the servers in FIG. 1A, FIG. 1B, and FIG. 2, including POGA server 180, ("the servers") included...

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

**File 35: Dissertation Abs Online 1861-2009/Aug**  
(c) 2009 ProQuest Info&Learning  
**File 583: Gale Group Globalbase(TM) 1986-2002/Dec 13**  
(c) 2002 Gale/Cengage  
**File 65: Inside Conferences 1993-2009/Sep 08**  
(c) 2009 BLDSC all rts. reserv.  
**File 2: INSPEC 1898-2009/Aug W4**  
(c) 2009 The IET  
**File 474: New York Times Abs 1969-2009/Sep 08**  
(c) 2009 The New York Times  
**File 475: Wall Street Journal Abs 1973-2009/Sep 08**  
(c) 2009 The New York Times  
**File 99: Wilson Appl. Sci & Tech Abs 1983-2009/Aug**  
(c) 2009 The HW Wilson Co.  
**File 256: TecTrends 1982-2009/Aug W5**  
(c) 2009 Info.Sources Inc. All rights res.

Set	Items	Description
S1	2479	(LOYALTY OR REWARD OR BONUS OR INCENTIVE OR REBATE? ? OR PROMOTIONAL OR VOUCHER? ? OR DISCOUNT? ? OR KICKBACK OR KICK()-BACK OR FREQUENT() (FLYER OR SHOPPER) OR REDEMPTION) (3N) (POINT? ? OR CREDITS OR REWARDS OR AWARDS OR BENEFIT OR BENEFITS)
S2	114	(AGGREGAT? OR POOL? OR COLLECT? OR COMBIN? OR BUNDL? OR CONSOLIDAT? OR (GROUP? OR LUMP?) (2W) TOGETHER OR MERGE? ? OR MERGING OR UNITE? ? OR UNITING OR AMALGAMAT? OR BLEND? OR INTERMINGL? OR INTERMIX?) (5N) S1
S3	48346	(CENTRAL? OR MASTER OR SEPARATE OR SINGLE OR UNIFIED OR SINGULAR OR ONE OR SAME OR MULTI() (MERCHANT? ? OR VEND?R? ? OR PROVID?R? ?) OR UNIVERSAL OR CONSOLIDATED OR AGGREGATE? ? OR AMALGAMATED OR BLENDED OR COMMON OR COMPREHENSIVE OR INCLUSIVE) (3N) (ACCOUNT? ? OR POOL? ? OR EXCHANGE? ? OR CACHE OR HOARD OR STOCKPILE OR REPOSITOR? OR RESERVOIR? ? OR DATABASE OR SHA)
S4	71183	(MULTIPL? OR MULTI OR MANY OR SEVERAL OR NUMEROUS OR VARIOUS OR MORE() THAN() ONE OR PLURALITY OR DIFFERENT OR DIVERSE OR DISPARATE OR DISTINCT OR SEPARATE OR AFFILIAT? OR MEMBER? OR PARTNER? OR FAMILY OR APPROVED OR AUTHORIZED OR PARTICIPAT? OR PARTICIPANT? ? OR COALITION) (3N) (MERCHANT? ? OR SELLER? ? OR VEND?R? ? OR RETAILER? ? OR MERCHANDISE? ? OR DEALER? ? OR PROVID?R? ? OR DISTRIBUT?R? ? OR BUSINESS OR BUSINESSES OR CARRIER? ? OR AIRLINE? ?)
S5	0	S2 AND S3
S6	5	S2 AND S4
S7	2	S1 AND S3 AND S4
S8	3	(S6 OR S7) NOT PY>1999
S9	3	RD (unique items)
S10	0	AU=(POSTREL, R? OR POSTREL R? OR POSTREL(2N)R?)

9/3,K/2 (Item 1 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.  
09108061

**Genting WorldCard to be launched during carnival**  
MALAYSIA: GUEST LOYALTY CARD BY GENTING  
Business Times Malaysia ( XAR ) 21 May 1999 p. 5  
**Language:** ENGLISH

A guest loyalty reward programme that allow card holders to **collect bonus points** will be introduced by Genting Highlands on 22 and 23 May 1999 during the Carnival de Genting in Malaysia. Known as Genting WorldCard, with the... ..free stay at Gentling and Awana Hotels and Resorts. Apart from that, discounts and special privileges are also offered to card holders at over 100 **participating** outlets, **airline** reservation, **membership** room service line in Malaysia. The programme comprises of several cards which include Genting Bowl card, Awana Langkawi card, Awana Kijal card, Awana Genting Highlands...

---

9/3,K/3 (Item 2 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.  
06307471  
**Special air fare offer during the non-peak season**  
HONG KONG: SPECIAL AIR FARE LAUNCHED BY AIRLINES  
HK Economic Times ( XKH ) 9 May 1996 p.A16  
**Language:** CHINESE

Several credit card companies in Hong Kong have launched special air fare with **different airlines**, in order to stimulate their sales during the non-peak season in April-June. Hongkong and Shanghai Bank has recently launched a "**bonus point** for air ticket" plan with **United** Airline, during April 15 to June 30 of 1996. All of its cardholders can enjoy special rate offered by United Airline. Hong Kong Standard and...

## B. NPL Files, Full-text

**File 15:ABI/Inform(R) 1971-2009/Sep 07**  
(c) 2009 ProQuest Info&Learning  
**File 9:Business & Industry(R) Jul/1994-2009/Sep 05**  
(c) 2009 Gale/Cengage  
**File 610:Business Wire 1999-2009/Sep 08**  
(c) 2009 Business Wire.  
**File 810:Business Wire 1986-1999/Feb 28**  
(c) 1999 Business Wire

**File 275:Gale Group Computer DB(TM) 1983-2009/Aug 07**  
(c) 2009 Gale/Cengage  
**File 624:McGraw-Hill Publications 1985-2009/Sep 08**  
(c) 2009 McGraw-Hill Co. Inc  
**File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jul 30**  
(c) 2009 Gale/Cengage  
**File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 13**  
(c) 2009 Gale/Cengage  
**File 613:PR Newswire 1999-2009/Sep 08**  
(c) 2009 PR Newswire Association Inc  
**File 813:PR Newswire 1987-1999/Apr 30**  
(c) 1999 PR Newswire Association Inc  
**File 16:Gale Group PROMT(R) 1990-2009/Aug 13**  
(c) 2009 Gale/Cengage  
**File 160:Gale Group PROMT(R) 1972-1989**  
(c) 1999 The Gale Group  
**File 634:San Jose Mercury Jun 1985-2009/Sep 01**  
(c) 2009 San Jose Mercury News  
**File 148:Gale Group Trade & Industry DB 1976-2009/Aug 20**  
(c) 2009 Gale/Cengage  
**File 20:Dialog Global Reporter 1997-2009/Sep 08**  
(c) 2009 Dialog

Set	Items	Description
S1	250797	(LOYALTY OR REWARD OR BONUS OR INCENTIVE OR REBATE? ? OR PROMOTIONAL OR VOUCHER? ? OR DISCOUNT? ? OR KICKBACK OR KICK()-BACK OR FREQUENT() (FLYER OR SHOPPER) OR REDEMPTION) (3N) (POINT? ? OR CREDITS OR REWARDS OR AWARDS OR BENEFIT OR BENEFITS)
S2	8129	(AGGREGAT? OR POOL? OR COLLECT? OR COMBIN? OR BUNDL? OR CONSOLIDAT? OR (GROUP? OR LUMP?) (2W) TOGETHER OR MERGE? ? OR MERGING OR UNITE? ? OR UNITING OR AMALGAMAT? OR BLEND? OR INTERMINGL? OR INTERMIX?) (5N) S1
S3	426	(CENTRAL? OR MASTER OR SEPARATE OR SINGLE OR UNIFIED OR SINGULAR OR ONE OR SAME OR MULTI() (MERCHANT? ? OR VEND?R? ? OR PROVID?R? ?) OR UNIVERSAL OR CONSOLIDATED OR AGGREGATE? ? OR AMALGAMATED OR BLENDED OR COMMON OR COMPREHENSIVE OR INCLUSIVE) (3N) (ACCOUNT? ? OR POOL? ? OR EXCHANGE? ? OR CACHE OR HOARD OR STOCKPILE OR REPOSITOR? OR RESERVOIR? ? OR DATABASE OR STASH)
S4	1469	(MULTIPL? OR MULTI OR MANY OR SEVERAL OR NUMEROUS OR VARIOUS OR MORE() THAN() ONE OR PLURALITY OR DIFFERENT OR DIVERSE OR DISPARATE OR DISTINCT OR SEPARATE OR AFFILIAT? OR MEMBER? OR PARTNER? OR FAMILY OR APPROVED OR AUTHORI?ED OR PARTICIPAT? OR PARTICIPANT? ? OR COALITION) (3N) (MERCHANT? ? OR SELLER? ? OR VEND?R? ? OR RETAILER? ? OR MERCHANDI?ER? ? OR DEALER? ? OR PROVID?R? ? OR DISTRIBUT?R? ? OR BUSINESS OR BUSINESSES OR CARRIER? ? OR AIRLINE? ?)
S5	86	S2 (10N) S3
S6	2	S5 (20N) S4
S7	2	RD (unique items)
S8	9	S5 NOT (S6 OR PY>1999)
S9	8	RD (unique items)
S10	0	AU=(POSTREL, R? OR POSTREL R? OR POSTREL(2N)R?)

7/3,K/1 (Item 1 from file: 9)

DIALOG(R)File 9: Business & Industry(R)

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01966130 Supplier Number: 25413233 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bass, First USA Target Small Businesses**

**( Bass Hotels & Resorts introduced the Priority Club Worldwide Business Visa corporate credit**

**card and loyalty program aimed at small-business owners )**

Card Marketing , v 3 , n 8 , p 4

September 1999

**Document Type:** Journal **ISSN:** 1095-6263 ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 520 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...of free hotel stays or travel earned through the corporate card program.

New small-business cardholders who already were members of the Priority Club can **consolidate** their spending and **loyalty** program **points** on **one account**. Business **accounts** can bank points from **several** consumer accounts because **business** accounts may have **more than one** registered cardholder. Balance transfers from consumer credit cards are accepted on the new business cards as well.

---

7/3,K/2 (Item 1 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

56844769 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IBM in \$1.1-Million Services, Technology Deal for Creditz Digital Currency System**

MARKET WIRE INCORPORATED

June 20, 2007

**Journal Code:** MWIC **Language:** English **Record Type:** FULLTEXT

**Word Count:** 518

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...from a postage stamp to a luxury car. With each payment, users earn Creditz that can be spent on whatever consumers want. For those who **collect frequent flyer** and retail buyer **points**, Creditz allows them to **aggregate** and **exchange** points for everyday shopping, dining, paying bills, retirement funds or making donations to nonprofit organizations.

**Many retailers** cannot easily add the technology required for loyalty programs because of high startup costs. Creditz eliminates this barrier by obtaining the required IT infrastructure from...

---

9/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01097888 97-47282

**Authorized education centers find Drake program "rewarding"**

Grace, Tim

Computer Reseller News n648 pp: 159, 164

Sep 11, 1995

ISSN: 0893-8377 Journal Code: CRN

Word Count: 389

**Text:**

...so far seem to be giving Reward high marks.

"Before there were different levels of discounts for each vendor test voucher purchase. Now I have **one** fund to **pool** my **voucher** purchase **credits** and defray my marketing costs for all of the programs I support," said Dennis Samuelson, director of education for MicroAge of Parsippany, Parsippany, N.J...

---

9/3,K/2 (Item 1 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

03649531 **Supplier Number: 47860030 (USE FORMAT 7 FOR FULLTEXT)**

**MARKETING BRIEFS:El Al is launching a new frequent traveler program, the Loyal Traveler Club, which allows couples to jointly accumulate bonus points.**

World Airline News , v 7 , n 30 , p N/A

July 25 , 1997

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 60

**Supplier Number: (USE FORMAT 7 FOR FULLTEXT)**

**Text:**

...Traveler Club, which allows couples to jointly accumulate bonus points. The program allows any two people over the age of 12 who live at the **same** address to **pool** their **frequent flyer points**, and members have up to three years to accumulate points.

---

9/3,K/3 (Item 2 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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01633383 **Supplier Number: 42527343 (USE FORMAT 7 FOR FULLTEXT)**

**Bonus credit system attacked in Congress**

Coal & Synfuels Technology , v 12 , n 45 , p N/A

Nov 18 , 1991

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade



**Word Count: 497**

-

...reiterated EPA's stance that re-distribution of SO(2) credits after the EPA giveaway is legal. Utilities are setting into motion plans for a **bonus, pool**, where all **credits** won by participating utilities are kicked into a **common pool**, and are distributed proportionally to all members.

The most scrubber-friendly approach would be for EPA to give away bonus credits on a proportional basis...

---

**File 635:Business Dateline(R) 1985-2010/May 03**

(c) 2010 ProQuest Info&Learning

**File 570:Gale Group MARS(R) 1984-2010/Mar 31**

(c) 2010 Gale/Cengage

**File 387:The Denver Post 1994-2010/May 03**

(c) 2010 Denver Post

**File 471:New York Times Fulltext 1980-2010/May 03**

(c) 2010 The New York Times

**File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06**

(c) 2002 Phoenix Newspapers

**File 494:St LouisPost-Dispatch 1988-2010/May 02**

(c) 2010 St Louis Post-Dispatch

**File 631:Boston Globe 1980-2009/Dec 30**

(c) 2010 Boston Globe

**File 633:Phil.Inquirer 1983-2010/May 04**

(c) 2010 Philadelphia Newspapers Inc

**File 638:Newsday/New York Newsday 1987-2010/May 04**

(c) 2010 Newsday Inc.

**File 640:San Francisco Chronicle 1988-2010/May 03**

(c) 2010 Chronicle Publ. Co.

**File 641:Rocky Mountain News Jun 1989-2009/Jan 16**

(c) 2009 Scripps Howard News

**File 702:Miami Herald 1983-2010/May 04**

(c) 2010 The Miami Herald Publishing Co.

**File 703:USA Today 1989-2010/May 03**

(c) 2010 USA Today

**File 704:(Portland)The Oregonian 1989-2010/May 02**

(c) 2010 The Oregonian

**File 713:Atlanta J/Const. 1989-2010/May 04**

(c) 2010 Atlanta Newspapers

**File 714:(Baltimore) The Sun 1990-2010/May 02**

(c) 2010 Baltimore Sun

**File 715:Christian Sci.Mon. 1989-2009/Dec 07**

(c) 2009 Christian Science Monitor

**File 725:(Cleveland)Plain Dealer Aug 1991-2010/May 02**

(c) 2010 The Plain Dealer

**File 735:St. Petersburg Times 1989- 2010/Apr 30**

(c) 2010 St. Petersburg Times

**File 477:Irish Times 1999-2010/May 03**

(c) 2010 Irish Times

**File 710:Times/Sun.Times(London) Jun 1988-2010/May 03**

(c) 2010 Times Newspapers

**File 711:Independent(London) Sep 1988-2006/Dec 12**

(c) 2006 Newspaper Publ. PLC

**File 756:Daily/Sunday Telegraph 2000-2010/May 04**

(c) 2010 Telegraph Group

**File 757:Mirror Publications/Independent Newspapers 2000-2010/May 04**

(c) 2010

Set	Items	Description
S1	55508	(LOYALTY OR REWARD OR BONUS OR INCENTIVE OR REBATE? ? OR PROMOTIONAL OR VOUCHER? ? OR DISCOUNT? ? OR KICKBACK OR KICK()-BACK OR FREQUENT() (FLYER OR SHOPPER) OR REDEMPTION) (3N) (POINT? ? OR CREDITS OR REWARDS OR AWARDS OR BENEFIT OR BENEFITS)
S2	2094	(AGGREGAT? OR POOL? OR COLLECT? OR COMBIN? OR BUNDL? OR CONSOLIDAT? OR (GROUP? OR LUMP?) (2W) TOGETHER OR MERGE? ? OR MERGING OR UNITE? ? OR UNITING OR AMALGAMAT? OR BLEND? OR INTERMINGL? OR INTERMIX?) (5N) S1
S3	164167	(CENTRAL? OR MASTER OR SEPARATE OR SINGLE OR UNIFIED OR SINGULAR OR ONE OR SAME OR MULTI() (MERCHANT? ? OR VEND?R? ? OR PROVID?R? ?) OR UNIVERSAL OR CONSOLIDATED OR AGGREGATE? ? OR AMALGAMATED OR BLENDED OR COMMON OR COMPREHENSIVE OR INCLUSIVE) (3N) (ACCOUNT? ? OR POOL? ? OR EXCHANGE? ? OR CACHE OR HOARD OR STOCKPILE OR REPOSITOR? OR RESERVOIR? ? OR DATABASE OR SHA)
S4	808111	(MULTIPL? OR MULTI OR MANY OR SEVERAL OR NUMEROUS OR VARIOUS OR MORE() THAN() ONE OR PLURALITY OR DIFFERENT OR DIVERSE OR DISPARATE OR DISTINCT OR SEPARATE OR AFFILIAT? OR MEMBER? OR PARTNER? OR FAMILY OR APPROVED OR AUTHORI?ED OR PARTICIPAT? OR PARTICIPANT? ? OR COALITION) (3N) (MERCHANT? ? OR SELLER? ? OR VEND?R? ? OR RETAILER? ? OR MERCHANDI?ER? ? OR DEALER? ? OR PROVID?R? ? OR DISTRIBUT?R? ? OR BUSINESS OR BUSINESSES OR CARRIER? ? OR AIRLINE? ?)
S5	36	S2 (10N) S3
S6	0	S5 (F) S4
S7	0	S5 AND S4
S8	2846	(REDEEM? OR REDEMPTION OR (TURN? ? OR TURNING OR TRADE OR TRADES OR TRADING OR TRADED OR CASH???) () IN OR EXCHANGE? ? OR EXCHANGING OR USE OR USES OR USING OR USED OR SPEND? OR SELECT? OR CHOOS? OR SPECIFY? OR DESIGNAT?) (5N) S1
S9	1	S5 (20N) S8
S10	1	S5 NOT PY>1999
S11	58	S8 (10N) S4
S12	3	S11 (20N) S2
S13	134	S1 (10N) S3
S14	2	S13 (20N) S4
S15	3	(S12 OR S14) NOT (S10 OR PY>1999)
S16	3	RD (unique items)
S17	1	AU=(POSTREL, R? OR POSTREL R? OR POSTREL(2N)R?)
S18	0	S17 AND S1

16/3,K/1 (Item 1 from file: 635)

DIALOG(R)File 635: Business Dateline(R)

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0329559 92-78827

**Start Packing: America West's Frequent Fliers Can Cash in on Miles for Discounts**

Gilbertson, Dawn

The Phoenix Gazette ( Phoenix , AZ , US ) s C p 10

**Publication Date:** 920925

**Word Count:** 424

**Dateline:** Phoenix, AZ, US

**Text:**

America West Airlines, hoping to fill seats in the traditionally slow fall months, is allowing frequent fliers to exchange miles for money.

Through early December, **members** of the **carrier's** FlightFund program can cash in mileage **awards** for ticket **discounts**. There are three levels: 15 percent off the price of **one** ticket in **exchange** for 5,000 miles; 25 percent off up to two tickets for 10,000 miles; and 35 percent off up to three tickets for 15  
.

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16/3,K/2 (Item 1 from file: 570)

DIALOG(R)File 570: Gale Group MARS(R)

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01723688 **Supplier Number: 53681518 (USE FORMAT 7 FOR FULLTEXT)**

**NO VALUE.**

CardFAX , v 1999 , n 18 , p NA

Jan 28 , 1999

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 128

**Supplier Number: (USE FORMAT 7 FOR FULLTEXT)**

**Text:**

...the type of commitment and enthusiasm we had anticipated," Ellen Knight, a consultant who promoted MeritValu in Cincinnati, tells CardFax. Consumers used MeritValu cards to **collect** and **spend loyalty points** when they shopped at **participating merchants**. Provident maintained a database with point data, The bank earned up to 15 cents per transaction in interchange when cardholders made purchases with their MeritValu...

---

16/3,K/3 (Item 1 from file: 492)

DIALOG(R)File 492: Arizona Repub/Phoenix Gaz

(c) 2002 Phoenix Newspapers. All rights reserved.

06769247

**START PACKING AMERICA WEST'S FREQUENT FLIERS CAN CASH IN ON MILES FOR DISCOUNTS**

Phoenix Gazette ( PG ) - FRIDAY September 25, 1992

**By:** Dawn Gilbertson, THE PHOENIX GAZETTE

**Edition:** MIDDAY **Section:** Business **Page:** C10

**Word Count:** 432

**Text:**

America West Airlines, hoping to fill seats in the traditionally slow fall months, is allowing frequent fliers to exchange miles for money.

Through early December, **members** of the **carrier's**

FlightFund program can cash in mileage **awards** for ticket **discounts**. There are three levels: 15 percent off the price of **one** ticket in **exchange** for 5,000 miles; 25 percent off up to two tickets for 10,000 miles; and 35 percent off up to three tickets for 15...

## V. Additional Resources Searched

### A. ProQuest

1 document found for: *TEXT((aggregat\* or combin\* or pool\* or lump or merg\* or collect\* or consolidat\* or amalgamat\*) w/3 (loyalty or reward or bonus or incentive or "frequent flyer") w/2 (points or miles or credits or rewards)) AND TEXT((central\* or master or single or universal or aggregate? or blended or common or inclusive) w/3 (account? or pool? or exchange? or cache or hoard or stash or stockpile or repositor\* or reservoir? or database)) AND TEXT((redeem\* or redemption or ((cash\* or turn\* or trad\*) pre/1 in) or exchange? or exchanging or use or uses or used or using) w/3 (point or points or credit or credits or reward? or award? or benefit?)) AND TEXT((multi\* or several or numerous or various or affiliat\* or member\* or partner\* or family or approved or authorized or authorised or participa\*) w/4 (merchant? or seller? or vend?r? or distributor? or retailer? or merchandi?er? or provid?r? or businesses or carrier? or airline?) ) AND PDN(<6/23/1999)*

It was an ambitious idea: Create a nationwide debit card system that offers loyalty points to shoppers at businesses all over the country. Cardholders would be enticed by offers of cash rewards, discounts and redemption points, while merchants would acquire new customers and glean vital data on their shoppers' buying habits.

The sponsoring bank would gain national exposure-and customers and a platform for introducing other financial services. The card eventually would be used for automated teller machine transactions and as a credit card. Such new discounted consumer services as travel, long-distance calling and expanded shopping would be added, with the allure of reward points for frequent usage. Start off in one community, spread to a region and then go national, essentially turning the card into its own electronic bank.

Sounds good. But it didn't work. Provident Financial Group Inc., one of Cincinnati's largest banking companies, shut down its frequent-shopper, multimerchant debit card program, MeritValu, on the final day of 1998.

The bank's plans to roll out MeritValu on the national level never really got beyond Cincinnati. Even at its apex, when 137,000 residents of the greater Cincinnati region used the cards to shop at 80 businesses at 500 locations, MeritValu was losing money.

MeritValu cards were used to collect and spend rewards points by swiping the plastic in point-of-sale terminals, though cardholders could pay for products to generate points using any form of payment. Reward data was kept in a central database maintained by Provident, which earned about 1% interchange, up to 15 cents, on each transaction. Cardholders also paid a \$15 annual fee, which was waived for the first year of participation.

One banking analyst last summer said that MeritValu was draining money from Provident, costing the bank about 15 cents per share-or about \$6.5 million annually-after taxes. The program's costs reportedly were viewed by Wall Street as a matter of concern.

The bank disclosed in mid-January of this year that it was allocating \$22 million to close down the program. "It simply had not received the type of commitment and enthusiasm we had anticipated," says Ellen Knight, a consultant who promoted the MeritValu program in Cincinnati.

The program launched about two years ago on a \$3 million investment.

#### Rollout Plans

Initial plans called for moving the program into communities in Florida once MeritValu cut its teeth in Cincinnati, but the expansion never really got off the ground. Besides MeritValu's inability to generate a profit, another reason Provident

shut the program down was that a new CEO, Robert L. Hoverson, took over last year and decided the bank's should focus on basic banking services.

His predecessor as Provident CEO and president, Allen L. Davis, wanted to use MeritValu as a vehicle to catapult the bank into a national consumer-finance company. "We're going to attract customers in a fundamentally different way than we and most banks have in the past," Davis said shortly after introducing MeritValu. Hoverson, however, chose instead to emphasize mortgage and commercial lending and retail banking, and cut back on MeritValu and other programs.

"I'm sure they still see the value in this program," one consultant who worked with Provident said of MeritValu. "It can be beneficial to consumers and merchants. It may have been ahead of its time."

The question raised, then, is whether a debit-based frequent-shopper program could work elsewhere on a much larger plane.

"They were too ambitious for what they were trying to do," says Paul Martaus, a research consultant based in Clearwater, Fla. "There are only a few merchant processors in the credit card world that have the sufficient critical mass to try it—~~First Data Corp.~~ National Data Corp., Nova, and maybe Vital. Those are the big guys. If you don't have the critical mass, it's very hard to go countrywide. No bank could do that."

~~The closest example to a successful MeritValu program, though on a significantly smaller scale, might be cards issued by shopping malls, Martaus says. Such cards can be used at all stores and shops in the mall, they keep track of purchases and they offer discounts.~~

Indeed, Provident's MeritValu program had difficulty expanding its merchant base. Among the participants were gas stations, restaurant chains, dry cleaners, IGA supermarkets and specialty stores, all in the greater Cincinnati area, which includes a stretch of northern Kentucky.

In soliciting merchant participation, Provident had said the MeritValu program would "help merchants increase sales and profits by attracting new customers and enhancing their relationship with current customers." The bank also claimed that shopping frequency would be promoted by marketing campaigns, and that shoppers would spend more money because of discounts and ~~loyalty-point bonuses~~.

Yet some large ~~merchants~~ were reluctant to ~~participate~~ because they wanted proprietary control of the program. Kroeger stores, for example, did not want to be ~~grouped with the other merchants~~ and thus declined to join in.

Many merchants also apparently did not recognize the potential value debit-based programs can provide in compiling customer demographic data. One benefit that was promoted by Provident was that merchants could study the buying habits of their customers by using the data provided through the program.

Using such information, the merchants could tailor their marketing or inventories to what consumers seemed to like or dislike. Moreover, they could approach their most loyal customers if their buying habits changed to try and rope them back in. But few ~~participating merchants~~ seemed interested in such data, Knight says.

Martaus saw other reasons why merchants would be disinclined to get excited about a debit-based frequentshopper program, especially if it expanded to a national level. "A shoe store in Seattle couldn't get too enthusiastic about a shopper from Clearwater, Fla., getting a 10% discount on a pair of shoes," he says. "And you have to look at the economics for the merchant. The merchant has to figure out what's in it for him. And it's hard to maintain a level of enthusiasm about a program that doesn't show immediate, positive results."

Indeed, even many consumers seem reluctant to alter their shopping patterns to accommodate a MeritValu type program, observers say.

Earlier this month, the bank said it would eliminate 500 positions because of the collapse of MeritValu and other undisclosed factors.

24 documents found for: (MeritValu) AND PDN(<6/23/1999)

### **MeritValu Visa may drive Provident growth**

Anonymous. Cincinnati Post. Cincinnati, Ohio: Dec 11, 1997. pg. 6.C

MeritValu, Provident Financial Group's shopper-rewards card, is turning into a Visa card.

And in the future, the MeritValu Visa could turn into one of the niche engines driving Provident's growth, Allen L. Davis, president and chief executive officer, said Wednesday.

The MeritValu credit card will continue to offer cash back from participating merchants in the form of MeritMoney, which can be used immediately at any participating merchant. But the credit card also allows MeritMoney to be used for airline tickets, to make telephone calls, for discount brokerage services and to send flowers nationwide. It will also pay holders who use the card frequently.

In the future, Davis said, the card will be used to offer customers everything from auto loans and insurance to annuities. It could also become a purchasing-club card, giving holders discounts off a range of merchandise, he said.

The card currently has an 18.4 percent annual interest rate and a \$35 annual fee unless the average daily balance averages \$1,000 or more.

Davis told the Cincinnati Society of Financial Analysts that MeritValu could form the backbone of a "virtual" bank Provident is moving toward.

The MeritValu card, launched in March 1996, now has 80 Greater Cincinnati merchants participating. People use the card when they make a purchase and receive a percentage - determined by the merchant - in MeritMoney that can be spent at any participating merchant.

### **Major Cincinnati-Based Bank Looks to HyperParallel for Customer Relationship Marketing Solution**

Business Editors, High-Tech/Retail Writers. Business Wire. New York: Jul 8, 1998. pg. 1

SAN FRANCISCO--(BUSINESS WIRE)--July 8, 1998--HyperParallel, a leader in technology and data mining solutions, announced today that it has been selected by Cincinnati-based Provident Bank, one of the nation's top financial institutions to Beta Test their version 2.1//Discovery suite of solution tools to initiate best practices for customer relationship marketing.

HyperParallel will use its technology to more effectively analyze, evaluate and utilize the bank's vast customer database, acquired primarily through its frequent shopper program. Provident's MERITVALU program, the first of its kind in the banking industry, enables cardholders to earn "MeritValu Money" by shopping at MeritValu merchants. Currently, there are 120,000 cardholders and 350 merchants.

HyperParallel plans to provide a multi-disciplined support team to develop technology that will identify individual customer buying characteristics, affinity, as well as cardholder segmentation. "We can provide a team of customer relationship marketing visionaries, solution scientists and technologists to help make data mining solutions comprehensible and actionable," said Tom Endress, Regional Vice President for HyperParallel. "A clearly understood

business imperative and vision, with a highly systematic approach and a dedicated team of both client and knowledge discovery solution provider, is crucial to success."

Darryl Scott, chief technology officer of Provident Bank, said, "We looked at a half dozen companies in the predictive modeling arena today and HyperParallel offered the most impressive array of technology solutions. We are very pleased with the business relationship so far and are confident that HyperParallel will give us 110%."

William Nowacki, Jr., chief executive officer for HyperParallel, said he looks forward to an "insightful mining expedition" with Provident Bank. "Provident Bank's creation of a multi-merchant frequent shopper program is rather revolutionary since most frequent shopper programs are run by one retailer at a time. The marketing possibilities for this project are very exciting," Nowacki said.

### **Relationship cards: Provident Coins an Idea**

American Banker. New York, N.Y.: Apr 14, 1997. Vol. 162, Iss. 70; pg. 18

There's nothing like pressure to jump-start creativity. And if you don't believe that, just ask the people at Cincinnati's \$6.5 billion Provident Bank. Under pressure from its two bigger competitors, Fifth Third Bank and Star Bank, Provident came up with an innovative, patent-pending product that could goose its net income well beyond any mere loan program. Called MeritValu, it's a relationship card that allows merchants giving cardholders a rebate of about 2.5 percent on sales, access-for a fee-to Provident's data mining capabilities and consulting and marketing services.

Under the program, the bank holds those accumulated rebates, which the cardholder can cash in at any time. When the merchant swipes the MeritValu card, the customer sees both the rebate and the accumulated balance in the Merit Money account. This account is, in effect, an interest-free loan from the merchant to the bank until the customer spends the balance.

Provident also requires participating merchants to accept its credit and debit cards, widening Provident's market share while increasing its non-interest income. "Banking is becoming a business of scale if you do it in the traditional way; a regional bank would have a very difficult time prospering long-term if all it did was focus on monetized products and services, and slashing costs," says Provident svp Ronald E. Koch.

If computers give companies the ability to micro-market, most banks have barely scratched the surface of this marketing opportunity, identifying big demographic segments that could respond to a slightly different mass marketing approach rather than to actually use their databases to market to individual customers. But at Provident, customer- specific tactics are the prevailing philosophy and the foundation of MeritValu.

Koch says that the bank has issued over 300,000 MeritValu cards in Cincinnati, and that, aside from a deal with the Fort Lauderdale Chamber of Commerce to market MeritValu nationally under a private label brand, it plans to market the idea in the nation's 50 largest cities. Provident is also exploring marketing it in Africa, Europe, Australia and South America. Koch declined to identify the nations under consideration.

### **Florida stores add MeritValu from Provident; [FINAL Edition]**

Patrick Larkin Post staff reporter. Cincinnati Post. Cincinnati, Ohio: Feb 06, 1997. pg. 4.B

Provident Bank is expanding its MeritValu program on a private label basis to southern Florida and plans to further expand it nationally.

The bank said Wednesday that chambers of commerce in Miami, Ft. Lauderdale and Boca Raton will begin offering the frequent shopper card this quarter.






MeritValu rewards customers with Merit dollars that can be immediately spent like cash. The program, launched in August 1996, has attracted more than 60 merchants in Greater Cincinnati.

Provident has agreed for Valu' Card, L.L.C., of Ft. Lauderdale, to be the non-exclusive marketer of a private label version of the MeritValu card. After the program has been introduced in the three south Florida markets, Valu' Card plans to roll it out through chambers of commerce throughout the U.S., Provident said.

"Our strategic alliance with Valu' Card to market our MeritValu concept through chambers of commerce is only one of the ways we plan to roll out MeritValu across the country," said Allen L. Davis, Provident president and chief executive officer. "The technology is here and the time is right for a merchant network frequent shopper rewards program."

Provident says MeritValu is the first online, real-time, multiple merchant frequent shopper program in the country that works with all methods of payment, including cash, check, debit and credit cards. Merchants set their own levels of rewards for customers. Information gathered on sales with Provident's processing terminals can be used to develop marketing data.

The three chambers of commerce represent more than 8,000 businesses in South Florida and a corresponding employee base of about 350,000.

Under the program, merchants can use the Provident terminals to handle  Visa,  MasterCard, Discover,  American Express and their own private label credit cards as well as Valu' Card reward transactions.

Provident, which developed the computer technology for the MeritValu card, will handle the processing.

"The unique element chambers of commerce bring to such a venture is their combined access to merchants and consumers," said Roland E. Koch, Provident's senior vice president of bank operations and technology.

Les Haskew, president and CEO of the Greater Ft. Lauderdale Chamber of Commerce and President of Valu' Card, said the arrangement marks the first time the three chambers of commerce have combined to offer members one product.

## **Retailers can tailor their offers Mass customization targets top customers; [ Final Edition]**

DORIS HAJEWSKI. Milwaukee Journal Sentinel. Milwaukee, Wis.: Aug 21, 1996. pg. 1

Another example of relationship marketing was rolled out in Cincinnati this week. Provident Bank introduced a program that claims to be **the first on-line, real-time frequent shopper program** in the nation, mailing 215,000 MeritValu cards to 165,000 households.

To participate in MeritValu, card holders need to fill out questionnaires about their lifestyle and shopping habits. The information will go to the program's 40 participating retailers, giving them a databank of customer knowledge that they'll be able to use to market products.

The MeritValu members will register their purchases from participating merchants by presenting their cards, and will get premiums for achieving certain dollar amounts. The point-of-sale terminals are capable of keeping track of purchases, giving members immediate access to premium awards. Provident has applied for a patent for the system.

## **Cincinnati's Provident readies a rebate-only card**

Quitner, Jeremy. American Banker. New York, N.Y.: Jul 23, 1996. pg. 16, 1 pgs

### **Abstract (Summary)**

Provident Bank of Cincinnati's new MeritValu card is a customer-loyalty vehicle for merchants. When using MeritValu with traditional forms of payment--credit cards, debit cards, cash or checks--customers accumulate rebates that can be redeemed at any of 37 participating merchants in Cincinnati and Northern Kentucky. Provident plans to roll out the program in Aug 1996 by issuing MeritValue to 225,000 people.

## **B. Google Patents**

Search: *multiple merchant reward accounts linked to a single credit card*

### **Multiple party reward system utilizing single account**

A method enabling a frequent shopper reward system capable of tracking performance data of a plurality of members or account holders linked to a single frequent shopper account.

**Inventors:** Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, Joshua D. Rogers

**Assignees:** Walker Digital, LLC

**Primary Examiner:** James W. Myhre

**Patent number:** 6327573

**Filing date:** Dec 31, 1998

**Issue date:** Dec 4, 2001

What is claimed is:

1. A reward method comprising the steps of:

- entering an account identifier from a card presented by a cardholder;
- retrieving, in response to the account identifier, a customer record associated with said account identifier, said customer record including account information identifying a plurality of sub-account holders;
- identifying at least one sub-account holder who is present with the cardholder;
- transacting with at least one of said present sub-account holders;
- calculating a reward level;
- allocating, to at least one of said present sub-account holders, at least a portion of said determined reward level; and
- updating said retrieved customer record.

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### **System and method for administration of incentive award program through use of credit**

Computer data processing, programming and printing for an improved incentive award program which allocates monetary amounts available for expenditure through credit instruments issued to program participants when the participants perform to a designated level of achievement. Participants identify...

**Inventors:** James F. Burton, Daniel L. Henke

**Assignees:** Meridian Enterprises, Inc.

**Patent number:** 5025372

**Filing date:** Sep 25, 1989

**Issue date:** Jun 18, 1991

What is claimed is:

1. In a system for an incentive award program for a company having individual program participants and having levels of performance set as goals to be achieved by participants for the company, improvements comprising:

- (a) computer memory means for data storing of information identifying the participants;
- (b) credit instruments for the participants, and computer data processing means for assigning individual credit instrument account numbers and corresponding accounts to the individual participants;
- (c) computer memory means for storing levels of performance to be achieved by the participants under the incentive program in order for the individual participants to have money credited for available use to the individual participants' credit instrument account; and
- (d) computer data processing means for allocating monetary amounts to be credited for available use through the individual participant's credit instruments based on the participant's meeting of a designated level of performance under the incentive program.

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### **Automated purchase reward accounting system and method**

A marketing method for providing manufacturer purchase reward offers by automatically tracking the purchases of member consumers through the use of bar-coded membership cards and using the purchase records in a data processing system to determine if the required purchases have been made to earn a...

**Inventors:** John Schultz, Donald Irion

**Assignees:** Citicorp POS Information Services, Inc.

**Primary Examiner:** David Huntley

**Patent number:** 5056019

**Filing date:** Aug 29, 1989

**Issue date:** Oct 8, 1991

What is claimed is:

1. For use in a retail store point-of-sale system having terminals at customer check-out locations, an in-store computer system communicating with said terminals and having access to in-store data banks and a program management computer system remotely located from the retail store and communicating with said in-store computer system and having access to management data banks, a method for effecting manufacture purchase reward offers, comprising the steps of:

- identifying products for which purchase reward offers will be provided;
- compiling said purchase reward offers for circulation to potential offerees;
- providing each of said potential offerees an identification card with a consumer identification code thereon;

storing information respecting said purchase reward offers in the in-store computer data banks and in the management data banks;  
identifying an offeree at the point-of-sale terminal by reading the consumer identification code of the offeree;  
comparing products purchased by said identified offeree at the point-of-sale terminal with the stored information respecting said purchase reward offers;  
identifying purchase reward offers available to said identified offeree for the purchased products;  
recording purchase transactions of products for which rewards will be provided; and  
providing on a periodic basis to said identified offeree a listing of said identified offeree's purchase transactions of products for which rewards are available to said identified offeree; and  
identifying in said listing said identified offeree's progress toward completion of the requirements for purchase reward offers available to said identified offeree.

8. A method for effecting manufacturer purchase reward offers for use in a retail point-of-sale system having scanners at customer check-out locations and in-store program data collector, said data collector comprising data storage means and communicating with the scanners and with a remotely located program management computer system, comprising the steps of:

defining a plurality of purchase reward offers, each purchase reward offer promising a reward to a plurality of offerees for purchasing at least one reward product;  
storing offer information regarding the plurality of purchase reward offers in an offer file in a management data bank of the program management computer system;  
providing each offeree with a member identification card with a consumer identification code thereon;  
identifying one of the plurality of offerees at one of the customer check-out locations by reading the consumer identification code of said one of the plurality of offerees;  
reading product identification information from machine-readable codes affixed to products purchased by said identified one of the plurality of offerees with one of the scanners;  
storing the product identification information in the data storage means with said consumer identification code, said consumer identification code and said product identification information forming a purchase record;  
transferring the purchase record to a data receiver in the program management computer system;  
comparing the product identification information with the reward offer information to determine which purchased products are reward products;  
combining the determined reward product identification information with the product identification information of previously purchased reward products stored in a consumer history file in the management data bank;  
comparing the reward product information in the consumer history file with the offer information to determine which rewards have been earned by said identified one of the plurality of offerees and further rewards available to said identified one of the plurality of offerees;  
providing said identified one of the plurality of offerees with a reward certificate for the rewards earned; and  
providing said identified one of the plurality of offerees an outline of his or her progress towards completion of the requirements for a plurality of available rewards.

## **Method and apparatus for processing customized group reward offers**

The present invention is an apparatus for providing and managing a customized reward offer to an affinity group sponsor based on the aggregate performance of members of the group. The apparatus includes a processor configured to access historical aggregate data associated with the affinity...

**Inventors:** Jay S. Walker, Sanjay K. Jindal, Toby Weir-Jones

**Assignee:** Walker Asset Management Limited Partnership

**Patent number:** 6128599

**Filing date:** Oct 9, 1997

**Issue date:** Oct 3, 2000

What is claimed is:

1. A method for generating a customized reward offer for a sponsor of an affinity group, said method comprising the steps of:

- accessing transaction data, said transaction data associated with a plurality of financial accounts, each controlled by a member of said affinity group;
- determining aggregate performance data based on said transaction data, said aggregate performance data describing activity of said plurality of financial accounts; and
- determining a performance target based on said aggregate performance data.

18. A method for processing a reward for a sponsor of an affinity group based on a plurality of financial accounts, said method comprising the steps of:

- retrieving performance target data associated with said affinity group including a performance target parameter;
- aggregating transaction data associated with said plurality of financial accounts to determine an aggregated performance value;
- comparing said aggregated performance value to said performance target parameter to determine whether the reward is earned; and
- if the reward is earned, processing the steps of:
  - accessing reward offer data associated with said performance target data; and
  - updating affinity group account data to reflect the reward.

19. The method of claim 18 wherein the step of updating includes a step of modifying reward program point data.

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## **System and method for incentive programs and award fulfillment**

A method and system for providing incentive programs over a computer network is provided in which a host may provide sponsoring companies with the capability to buy prepackaged or self-built incentive programs, offer such incentive programs to consumers, provide sponsoring companies and retailers...

**Inventors:** York Eggleston, Andrey Ukhov

**Assignee:** York Eggleston

**Patent number:** 6061660

**Filing date:** Mar 18, 1998

**Issue date:** May 9, 2000

What is claimed is:

1. A system for incentive program generation, comprising:

- a network;
- a sponsor computer connected to the network;
- a host computer connected to the network, the host computer having a server;
- an incentive application builder program, running on the server;
- a database of objects associated with parameters of an incentive application program; and
- an interface of the incentive program builder application for sponsor entry of parameters for an incentive program; wherein the sponsor builds an incentive program by interacting with the application program.

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### **Method for linking accounts corresponding to different products together to create a group**

Linking accounts corresponding to different products together to create a group so that group processing can be performed at the group level while independent processing of the accounts is performed at the account level. The method links the accounts into a group by linking a financial record for...

**Inventors:** Lynn Holm Blagg, Eugene F. Kathol, Gretchen L. Donlin, Michael B. Gear

**Assignee:** First Data Corporation

**Primary Examiner:** Andrew J. Fischer

**Attorney:** Townsend and Townsend and Crew LLP

**Patent number:** 7050996

**Filing date:** Apr 23, 1999

**Issue date:** May 23, 2006

**Application number:** 9/298,505

What is claimed is:

1. A method for linking two or more distinct financial records to create a group of financial records that facilitates group-level processing of the group of financial records while allowing individual processing of the distinct financial records, the method comprising:

- identifying a first financial record associated with a first product, wherein individual processing of the first financial record is at least partially controlled by a first individual processing control ("IPC") implemented by a computer;
- identifying a second financial record associated with a second product, wherein individual processing of the second financial record is at least partially controlled by a second IPC implemented by the computer;
- creating a first master record, wherein the first master record is used by the computer to associate the first financial record and the second financial record;
- defining a first group processing control ("GPC"), wherein the first GPC is used by the computer in conjunction with at least one of the IPCs to provide said group-level processing;
- defining a first relationship control, wherein the first relationship control at least partially controls an interaction between the second financial record and the first master record;

identifying a third financial record associated with a third product, wherein individual processing of the third financial record is at least partially controlled by a third IPC implemented by the computer;  
identifying a fourth financial record associated with a fourth product, wherein individual processing of the fourth financial record is at least partially controlled by a fourth IPC implemented by the computer;  
creating a second master record, wherein the second master record is used by the computer to associate the third financial record and the fourth financial record;  
defining a second relationship control, wherein the second relationship control at least partially controls an interaction between the third financial record and the second master record;  
wherein a first set of parameters defining a relationship between the first financial record and the first master record is distinct from a second set of parameters defining a relationship between the third financial record and the second master record.

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### **Methods for processing a group of accounts corresponding to different products**

Processing a group of accounts corresponding to different products. A group of accounts are linked together to create a group so that group processing can be performed at the group level while independent processing of the accounts is performed at the account level. Typically, a group includes a...

**Inventors:** Lynn Holm Blagg, Eugene F. Kathol, Paula J. Vovk, Debra A. Timmins, Carol Ann Rashleigh, Michael David Hodges, Darren D. Beck

**Assignee:** First Data Corporation

**Primary Examiner:** Alain L. Bashore

**Attorney:** Townsend and Townsend and Crew LLP

**Patent number:** 7076465

**Filing date:** Apr 23, 1999

**Issue date:** Jul 11, 2006

**Application number:** 9/298,417

What is claimed is:

1. A method using a computer for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of credit products, comprising the steps of:

receiving a payment at a payment processor and entering the payment into a computer system;  
determining that the payment is a group payment, wherein determining that the payment is a group payment includes identifying one or more accounts to which the payment is associated and determining that the one or more accounts are associated with a group;  
determining which accounts are included in a group payment allocation defined in relation to the group;  
comparing the group payment to a group balance, wherein the group balance indicates a liability due in relation to one or more accounts associated with the group payment allocation;  
based upon the comparison between the group payment and the group balance, identifying a group payment option using the computer system;  
calculating the group payment allocation in the computer system using the group payment option, the group payment, the group balance, and the balances of the accounts included in the group payment allocation; and

applying the group payment to the accounts included in the group payment allocation, wherein a liability associated with one or more accounts included in the group payment allocation is reduced through application of at least a portion of the payment.

### C. EBSCOhost



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